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INITIAL HOUSING ELEMENT

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CROW RESERVATION COMPREHENSIVE PLAN

BOOK 3

INITIAL HOUSING ELEMENT AND CONDITION OF STRUCTURES

This document completed as a portion of Comprehensive Planning Project P 45 D 2 under contract with the Montana Department of Planning and Economic Development and the Crow Tribal Advisory Commission of the Crow Tribe of Indians of Montana. The preparation of this document was financed in part through an Urban Planning Grant from the Department of Housing and Urban Development under the provisions of Section 701 of the Housing Act of 1954 as amended.



BOOK III

INITIAL HOUSING ELEMENT AND CONDITION OF STRUCTURES STUDY

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INTRODUCTION

Achievement of the national goal of the decent home and living environment for every American is the basis upon which this Initial Housing Element was prepared. The study is to assist in fulfillment of this goal by focusing attention on identification and analysis of housing problems and the preparation of a comprehensive, coordinated, and continuing plan and program for solving the Crow Reservation's housing problems. This Initial Housing Element has assembled and related the available current data on housing conditions, obstacles to problem solutions, recent planning and implementation activities related to housing, and has identified future housing objectives and steps necessary to their achievement. The housing element is coordinated with the total comprehensive Planning Program for the Crow Reservation and is also coordinated with current housing work in the entire State of Montana through inter-planning agency coordination and efforts of the State of Montana Department of Planning and Economic Development. Citizen participation in the housing program is recommended.

This study was prepared following specific guidelines which called for:

- A. Statement of Problems
- B. Statement of Obstacles

- C. Statement of Objectives
- D. Statement of Planning Activities
- E. Statement of Implementing Actions
- F. Annual Performance and Updating of the Housing Element
- G. Coordination of the Housing Element with the planning program
- H. Coordination of the Housing Element with existing work
- I. Inter-planning agency coordination
- J. Citizen participation

The Crow Reservation Initial Housing Element recommends the continuation of existing housing-related programs and establishment of a program geared to achieve four major housing goals, including:

1. Provision of adequate housing for each reservation resident to meet individual and family physical and psychological needs.
2. The production of housing to meet anticipated population growth should be accelerated.
3. Mechanisms should be established and utilized to develop rehabilitation and improve housing, at cost levels which are consistent with the income levels present within the reservation.
4. A complete program of up-to-date and adequate codes and ordinances and an implementation program therefore, should be developed by the Crow Reservation to guide future housing development and to help eliminate sub-standard housing.

SECTION I

STATEMENT OF PROBLEMS

The question of what is good housing is not as simple as it appears. Three measures are generally considered by housing analysts in this country as principal indicators of housing adequacy. From census or locally developed data, the information utilized is concerned with:

- A. Whether it is overcrowded or has more than one person per room.
- B. Whether it has private toilet and complete plumbing facilities, and
- C. Whether a housing unit is in standard condition or not.

Volumes have been written about the relationship between housing and other social conditions. The net effect of this research indicates that there is no clear and specific relationship between the improvement in housing and that of other social indicators. As evidenced by the situation of families in technically excellent public housing projects throughout the nation, the people involved are neither stronger nor weaker, better nor worse off, except for having better housing.

Three points have been frequently generalized from review of literature on the relationship between housing and people. These are:

- A. The clearest bad effects come from desperately inadequate housing as opposed to merely "substandard" as defined for census or from other typical housing analysis materials.
- B. Most ill effects of housing upon people come from overcrowding rather than any structural deficiencies usually referred to in describing poor housing conditions.
- C. It is entirely arguable that some of the effects of poor housing are not entirely negative such as the "pleasure in company but not in solitude" relationships common in poor housing areas.

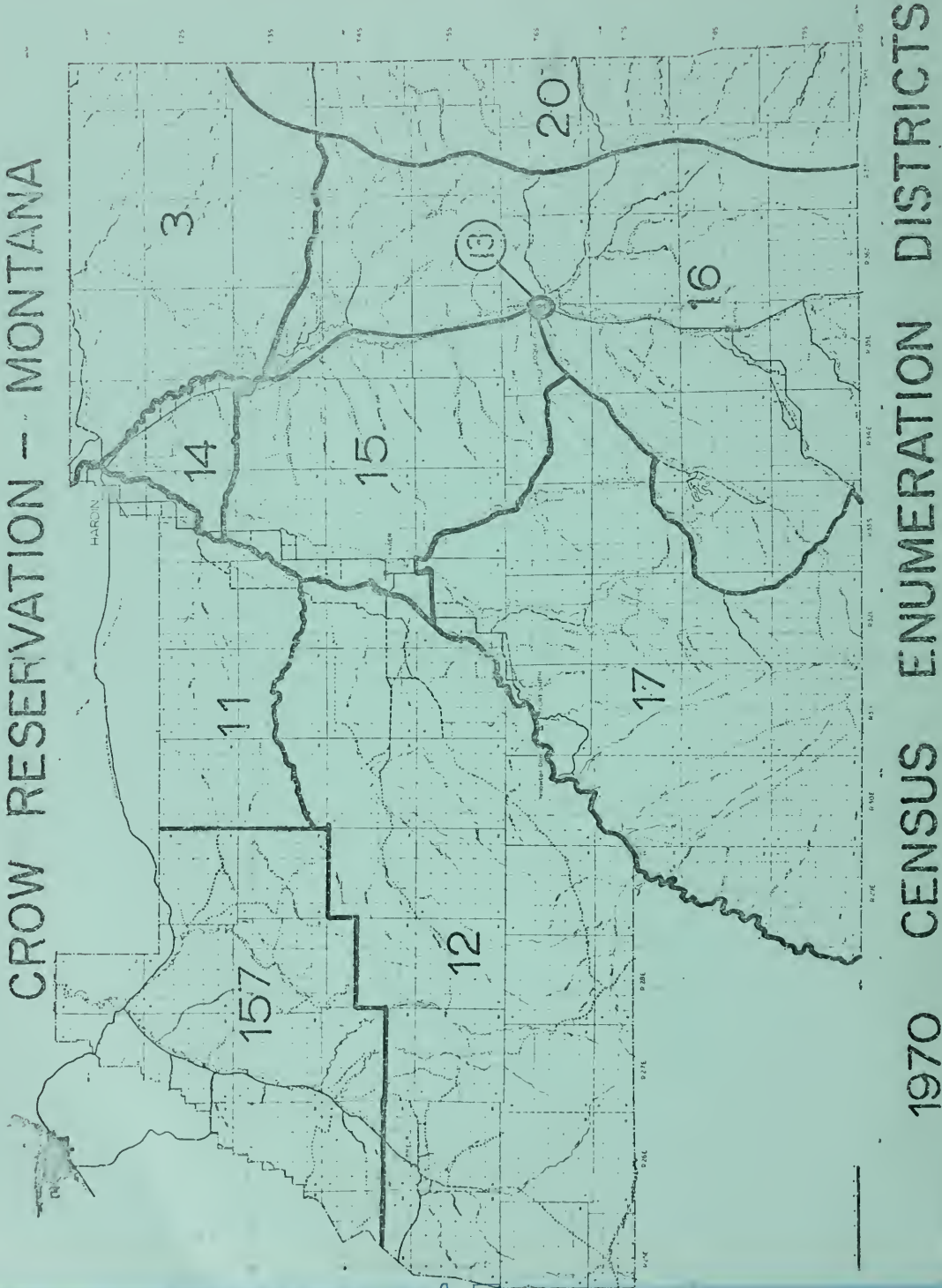
More than just individual housing structure needs to be considered in evaluating the quality of a housing situation. The total spatial environment is an element of housing quality. Congestion as might typically be expressed at the neighborhood level, that is, overcrowded land development, interferes with people's lives. This situation is even more true in a low density area like the Crow Reservation. Open space is necessary and neighborhood environments should be planned to accommodate residents. Community services should be available. Segregation

on a variety of socio-economic levels tends to characterize neighborhood residents. The housing code, more than any other public policy, especially those which guide new development, tends to help upgrade the poorest quality housing in a community.

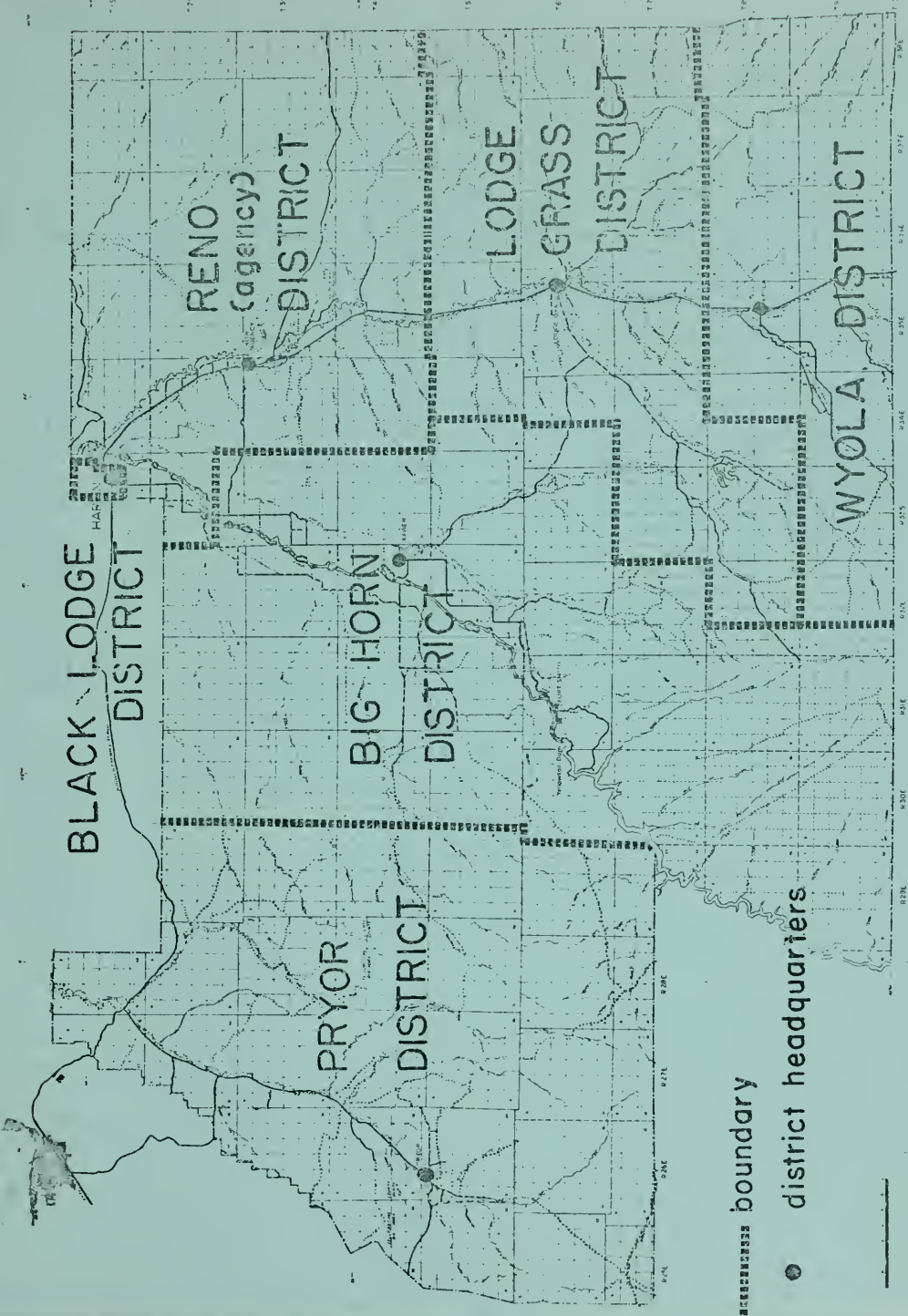
People tend to see themselves in their surroundings and tend to value themselves accordingly. Both the time and place in which people live have been reflected in their behavior. Preception of housing quality is influenced by what people see firsthand, as well as in the mass media. The general perception of minimum standards of living conditions in the United States today bears a direct relationship to the preception of average living standards. Therefore, it is hardly surprising that minimally acceptable housing is defined in relation to the average housing that is available.

While very little of the Crow Reservation's housing was built after 1960, for the most part, it is technically in better condition than might be expected. Many of those housing quality problems apparent on the reservation were present prior to that year, as evidenced in the published materials during the 1950's and 1960's. Some others have come to light during the decade of the Sixties. Separation of old problems from those of more

CROW RESERVATION -- MONTANA



1970 CENSUS ENUMERATION DISTRICTS



TRIBAL DISTRICT BOUNDARIES

recent origin provides a useful distinction pointing out the direction of housing trends during recent years. For this reason, available data are presented both from the 1970 Census of Housing and from earlier years.

For the purpose of presenting housing and related data, two distinct sets of geographic variables are referred to frequently in this text. One set is the Enumeration Districts used in taking the 1970 Census. This was used because first-count data was available in time for use in this study from the Montana Department of Planning and Economic Development. The second set of geographic sub-units employed are the Crow Tribal Districts which were used in summarizing the results of the consultants' initial survey of reservation residents. While these districts are not coterminous, a glance at the following Map 1 will illustrate that there are similarities in the geography that make their utilization relevant.

EXISTING HOUSING INVENTORY

The Crow Reservation, located in southcentral Montana, is one of the seven large Indian reservations within the State of Montana. By virtue of treaties with the United States, this area is the home of the Crow Tribe of Indians as well as the home of a relatively similar number of non-Indian people.

The reservation has a primarily agricultural economy, but one which has potential for future economic development. Located within Big Horn County and a small portion of Yellowstone County, the reservation constitutes a significant proportion of the county population. Some 5630 residents live on the Crow Reservation, which is the fourth largest of the state's seven Indian reservations in size. During the past twenty years, the Crow Reservation has experienced a moderate rate of growth. During the past decade, its population increase ranked second among the state's seven reservations, only to the much larger Flathead Reservation. The Crow Reservation's 5630 inhabitants live in some 1288 occupied housing units. In 1970 these population and housing figures indicate that the Crow Reservation contains 55.9 percent of the Big Horn County population and 48.3 percent of its occupied housing units.

Table 1 portrays that in 1970 88.4 percent of the Crow Reservation's housing units were occupied. This portion is considerably lower than that experienced in Big Horn County, but compares similarly to the statewide experience. Some 58.2 percent of all reservation housing was owner-occupied, a level which is very similar to the state and countywide experience. The same comment holds true for renter-occupied housing. A difference in the housing

TABLE 1COMPARATIVE INVENTORY, TENURE AND VACANCIESIN HOUSING UNITS(Selected Areas)
1970

	<u>MONTANA</u>		<u>BIG HORN COUNTY</u>		<u>CROW RESERVATION</u>	
	<u>NUMBER</u>	<u>PERCENT</u>	<u>NUMBER</u>	<u>PERCENT</u>	<u>NUMBER</u>	<u>PERCENT</u>
<u>TOTAL UNITS</u>	246,603	100.0%	2,900	100.0%	1,457	100.0%
Occupied	217,304	88.1%	2,664	91.8%	1,288	88.4%
Owner Occupied	142,774	57.9%	1,711	59.0%	848	58.2%
White	139,590	56.6%	1,154	39.7%	402	27.6%
Non-White	3,184	1.3%	557	19.2%	446	30.6%
Renter Occupied	74,530	30.2%	953	32.8%	440	30.2%
White	71,285	28.9%	790	27.2%	339	23.3%
Non-White	3,245	1.3%	163	5.6%	101	6.9%
Available Vacant	9,948	4.0%	84	2.9%	37	2.5%
For Sale	1,846	0.7	5	0.1%	2	0.1%
For Rent	8,102	3.3%	79	2.8%	35	2.4%
Other Vacant	13,052	5.3%	120	4.1%	132	9.0%

SOURCE: 1970 Census of Housing

situation comes from the racial distribution of housing occupancy. Statewide, 85.5 percent of all housing is occupied by white occupants, and 2.6 percent by non-white. In Big Horn County the relationship is 66.9 percent white and 24.8 percent non-white. On the Crow Reservation 50.9 percent of all housing is occupied by whites and 37.5 percent by non-whites. When one considers that 56 percent of the reservation's population was Indian and 44 percent non-Indian as of the latest Census, an apparent inequity in the distribution of housing between the races becomes glaringly apparent.

Detailed information on the inventory of housing by occupancy status is shown in Table 2. This information is presented by Enumeration District. From this information one can determine the relative distribution of housing units throughout the reservation. Concentrations exist basically in three Enumeration Districts (14, 15, and 16) which contain over half of the reservation's housing. It is interesting to note that higher levels of owner occupancy are present in Enumeration Districts 15 and 16 than in the others, and Enumeration District 17 has a considerably lower rate of owner occupancy and greater incidence of renter occupancy than the other areas. Enumeration District 15 contains the most substantial concentration of vacant housing units.

TABLE 2

INVENTORY OF HOUSING STOCK
BY OCCUPANCY STATUS

Crow Reservation
1970

OCCUPIED HOUSING UNITS

ENUMERATION DISTRICT NUMBER	TOTAL HOUSING UNITS		OWNER OCCUPIED		RENTER OCCUPIED		VACANT UNITS	
	NUMBER	PERCENT OF TOTAL	NUMBER	PERCENT OF TOTAL	NUMBER	PERCENT OF TOTAL	NUMBER	PERCENT OF TOTAL
3	21	1.4%	11	1.3%	9	2.0%	1	0.6%
11	71	4.8%	41	4.8%	27	6.1%	3	1.8%
12	107	7.3%	73	8.6%	28	6.4%	6	3.6%
13	207	14.2%	122	14.4%	66	15.0%	19	11.2%
14	247	16.9%	141	16.6%	87	19.7%	19	11.2%
15	234	16.0%	144	16.9%	40	9.1%	50	29.6%
16	279	19.1%	182	21.4%	72	16.4%	25	14.8%
17	207	14.1%	82	9.6%	101	22.9%	24	14.2
20	9	0.6%	9	1.0%	-0-	-0-	-0-	-0-
157	75	5.6%	43	5.4%	10	2.4%	22	13.0%
TOTAL	1,457	100.0%	848	100.0%	440	100.0%	169	100.0%
RESERVATION	(100.0%)		(58.2%)		(30.1%)		(11.7%)	

SOURCE: U.S. Census of Housing, 1970

Distribution of all housing units by type of structure is illustrated by Table 3. Single-family residential units dominate the Crow Reservation housing patterns with only 12.7 percent of the units in non-single family type structures. Mobile homes are becoming increasingly important on the Crow Reservation, they currently account for 5.5 percent of the housing stock. There is very little concentration of housing on the Crow Reservation, as evidenced by the data on number of units at address. Only 2.9 percent of all housing units are among the multiple-address units inventoried. The Crow Reservation housing stock can, therefore, be characterized as of low density variety from the point of view of type of structure and concentration. The largest proportion of multiple-family units and concentration of multiple-units at address are in Enumeration District 13, in which over 11 percent of the units are in two or more unit structures, and 8.6 percent of the units are at multiple-unit addresses. The greatest concentration of mobile homes is in Enumeration District 17 where 13 percent of the housing is in the form of mobile homes.

The survey of reservation residents conducted at the outset of the present comprehensive planning effort resulted in various items of information

TABLE DISTRIBUTION OF ALL HOUSING UNITSBy Type and Concentration
1970

ENUMERATION DISTRICT	SINGLE FAMILY UNITS	FOR MORE UNIT STRUCTURES	MOBILE HOMES	NUMBER OF UNITS AT ADDRESS		
				2-4	5-9	10 or More
3	19	1	1	-	-	-
11	64	1	5	-	-	-
12	94	4	9	3	-	-
13	178	24	5	16	2	-
14	227	11	9	6	5	-
15	203	4	11	-	-	-
16	258	7	11	3	-	-
17	166	5	27	1	4	-
20	8	-	1	-	-	-
157	54	1	8	-	-	-
TOTAL	1,271	58	87	29	11	-
RESERVATION	(87.3%)	(3.9%)	(5.9%)	(1.9%)	(1.0%)	-

SOURCE: U. S. Census of Housing, 1970

which are presented throughout this report. Table 4 contains locational information on housing units by type and race of occupants. It shows that occupied single-family housing on the Crow Reservation is about equally distributed between areas around reservation towns and rural areas with only a small proportion in remote areas. Multi-family housing, on the other hand, is for the most part concentrated in the town sites with only about one-quarter of the units located in rural areas. Nearly 60 percent of the Indian-occupied single-family units are located in reservation towns or adjacent thereto. This is a considerably higher level than was true for non-Indian occupied single-family units. Conversely, larger proportions of multi-family units occupied by Indians are located in rural areas with over 80 percent of the non-Indian occupied multi-family housing units located in towns or adjacent thereto. The tabulation indicates that a very small proportion of all occupied housing units are in remote locations. Nearly twice the proportion of non-Indian occupied housing is located in remote areas than Indian-occupied housing.

When one considers the racial characteristics of housing tenure on the Crow Reservation, it is

TABLE 4LOCATIONAL DISTRIBUTION OF HOUSING BY TYPE AND RACE OF OCCUPANTSCROW RESERVATION

1971

LOCATIONAL CATEGORY	PERCENT DISTRIBUTION						NON INDIAN OCCUPIED HOUSING					
	ALL OCCUPIED HOUSING			INDIAN OCCUPIED HOUSING			THREE OR MORE UNITS			SINGLE FAMILY UNITS		
	SINGLE FAMILY UNITS	TWO FAMILY UNITS	THREE OR MORE UNITS	SINGLE FAMILY UNITS	TWO FAMILY UNITS	THREE OR MORE UNITS						
IN RESERVATION TOWNS	35.5%	71.6%	72.4%	29.8%	50.0%	42.8%		38.2%	77.2%		81.8%	
WITHIN ONE MILE OF TOWN	13.2%	14.2%	3.4%	25.7%	33.3%	14.3%		7.3%	9.1%		-	
RURAL AREA	45.8%	14.2%	24.2%	41.6%	16.7%	42.9%		47.9%	13.7%		18.2%	
REMOTE AREA	5.5%	-	-	2.9%	-	-		6.6%	-		-	
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%		100.0%	

SOURCE: HARRISON G. FAGG AND ASSOCIATES SURVEY, 1971

interesting to note that a higher level of owner occupancy exists among non-whites than among whites. Some 52.6 percent of the owner-occupied housing on the Crow Reservation is occupied by non-white families while 47.4 percent of it is occupied by whites. Among the renter-occupied units, white residents occupy 77.0 percent and non-white, predominantly Indian, inhabit the remaining 23.0 percent. Distributional analysis of housing occupancy characteristics by tenure and race of occupants is contained in Table 5.

The 848 owner-occupied housing units on the Crow Reservation contain some 3,920 persons in the 4,045 rooms. Expressed in terms of persons per housing unit, the 1970 experience was 4.62 persons per unit. Relating the number of persons to rooms available in occupied housing reveals a 0.96 persons per room overall occupancy level on the reservation. The level of the average number of persons per unit indicated for this owner-occupied housing on the Crow Reservation is higher than normally experienced in rural areas. Occupancy in persons per room, overall, is within the standard initially stated of at least one room per person. The analytical measures reveal considerable variation among the Enumeration Districts on the reservation. The range of persons per unit occupancy is from a low of 3.22 in Enumeration District 20 to a high of 5.14 in Enumeration

TABLE 5

HOUSING OCCUPANCY BY RACE AND TENURE

Crow Reservation
1970

ENUMERATION DISTRICT NUMBER	OWNER OCCUPIED HOUSING				RENTER OCCUPIED HOUSING			
	WHITE		NON-WHITE		WHITE		NON-WHITE	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
3	9	2.2%	2	0.4%	9	2.6%	-0-	-0-
11	31	7.7%	10	2.2%	24	7.1%	3	2.9%
12	21	5.2%	52	11.6%	20	5.9%	8	7.9%
13	57	14.1%	65	14.5%	39	11.5%	27	2.6%
14	44	10.9%	97	21.7%	60	17.9%	27	2.6%
15	73	18.1%	71	15.9%	28	8.2%	12	11.8%
16	75	18.6%	107	23.4%	58	17.1%	14	13.8%
17	49	12.1%	33	7.4%	93	27.4%	8	7.9%
20	9	2.2%	-0-	-0-	-0-	-0-	-0-	-0-
157	34	8.9%	9	2.9%	8	2.3%	2	2.3%
TOTAL	402	100.0%	446	100.0%	339	100.0%	101	100.0%
RESERVATION	(47.4%)		(53.6%)		(77.0%)		(23.0%)	

SOURCE: U.S. Census of Housing, 1970

District 14. The range of persons per room occupancy is from a low of 0.52 in Enumeration District 20 to a high of 1.10 in Enumeration District 14. Three of the Enumeration Districts on the Crow Reservation have an average persons per room occupancy in excess of the standard of one person per room. Those are Enumeration Districts 13, 14, and 16 which, according to this measure, suffer from overcrowding. Table 6 presents details of these owner-occupancy characteristics.

Overall, the analytical measures of persons per unit and persons per room are more favorable for renter-occupied housing on the Crow Reservation than for owner-occupied housing. Some 1675 persons reside within the reservation's 440 renter-occupied units. These houses contain 1979 rooms. Overall, the persons per unit in renter-occupied housing on the Crow Reservation averaged 3.81 and persons per room, overall, averaged 0.85. The range of persons per unit in Crow Reservation renter-occupied housing is from 2.88 persons per unit in Enumeration District number 3 to 3.89 persons per unit in Enumeration District 14. In a range, persons per room figures for renter-occupied units on the Crow Reservation is from 0.65 persons per room in Enumeration District 3 to 0.97 persons per room in Enumeration District 13. None of the Enumeration Districts averaged over

TABLE 6

OCCUPANCY CHARACTERISTICS OF OWNER OCCUPIED HOUSING

Crew Reservation
1970

ENUMERATION DISTRICT NUMBER	NUMBER OF UNITS		NUMBER OF PERSONS RESIDING IN UNITS		NUMBER OF ROOMS IN UNITS		PERSONS PER UNIT	PERSONS PER ROOM
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT		
3	11	1.3%	48	1.2%	60	1.5%	4.36	0.80
11	41	4.8%	149	3.8%	182	4.5%	3.63	0.81
12	73	8.5%	342	8.7%	351	8.6%	4.68	0.97
13	122	14.4%	563	14.4%	556	13.7%	4.61	1.01
14	141	16.6%	726	18.5%	656	16.2%	5.14	1.10
15	144	16.9%	651	16.6%	720	17.8%	4.52	0.90
16	182	21.4%	897	22.9%	855	21.1%	4.43	1.05
17	82	9.6%	352	8.9%	396	9.7%	4.29	0.88
20	9	1.0%	29	0.7%	56	1.4%	3.22	0.52
157	43	5.4%	163	4.3%	213	5.5%	3.39	0.76
TOTAL RESERVATION	848	100.0%	3,920	100.0%	4,045	100.0%	4.62	0.96

SOURCE: U.S.Census of Housing, 1970

the one person per room standard. Table 7 presents details on the occupancy characteristics of renter-occupied housing.

In summary, the foregoing materials on the Crow Reservation in existing housing inventory show that there is a comparatively greater concentration of people in housing units on the Crow Reservation than in the parent county or state experience. At the same time, the Crow Reservation contains a higher level of vacant housing units than the larger geographic areas. A substantial portion of these units, however, are not available for use. The available data indicates a greater concentration of non-white reservation residents in housing units than in the case among white residents. Housing on the Crow Reservation is basically single-family with a limited amount of multi-family housing present and increasing numbers of mobile homes utilized. The location of Crow Reservation housing is split between towns and rural areas with a few residences in remote areas. In general, the Indian residents more frequently live in or near towns than the white residents. Owner-occupied housing is divided between white and non white residents very similarly to population distribution. Non-white residents on the Crow Reservation is more heavily used than renter-occupied units, as

TABLE 7OCCUPANCY CHARACTERISTICS OF RENTER OCCUPIED HOUSINGCrow Reservation
1970

ENUMERATION DISTRICT NUMBER	NUMBER OF UNITS		NUMBER OF PERSONS RESIDING IN UNITS		NUMBER OF ROOMS IN UNITS		PERSONS PER UNIT	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	PERSONS PER UNIT	PERSONS PER UNIT
3	9	2.0%	26	1.5%	40	2.0%	2.88	0.65
11	27	6.1%	103	6.1%	118	5.9%	3.81	0.87
12	28	6.4%	94	5.6%	117	5.9%	3.35	0.83
13	66	15.0%	230	13.8%	237	11.9%	3.48	0.97
14	87	19.8%	339	20.2%	425	21.5%	3.89	0.79
15	40	9.1%	154	9.2%	179	9.0%	3.85	0.86
16	72	16.4%	294	17.6%	349	17.6%	3.80	0.84
17	101	22.9%	397	23.8%	470	23.7%	3.93	0.86
20	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
157	10	2.3%	38	2.2%	44	2.5%	3.80	0.86
TOTAL RESERVATION	440	100.0%	1,675	100.0%	1,979	100.0%	3.81	0.85

SOURCE: U.S. Census of Housing, 1970

evidenced by greater numbers of people per unit and greater levels of persons per room occupancy. Apparently, some gross overcrowding of owner-occupied housing exists in selected reservation areas.

OVERCROWDING AND PLUMBING FACILITIES

As identified in the introductory material, two of the three principal considerations generally employed as indicators of housing adequacy are whether the housing is overcrowded and whether it has private toilet and complete plumbing facilities. Information from the 1970 Census of Housing forms a basis of generalization on Crow Reservation housing adequacy from these two points of view. In combination, these two factors serve to identify the most serious inadequate housing conditions in existence on the reservation. This will be demonstrated in the following tabulations. Overcrowding is a serious housing problem on the Crow Reservation. Based upon the results of reservation residents conducted at the outset of the comprehensive planning program, the severity of the overcrowding problem is far greater among Indian residents than non-Indian residents.

Census information is available on two levels of overcrowding. The first level of overcrowding includes units which contain 1.01 or more persons per room. Seriously overcrowded owner-occupied

TABLE 8

PERCENTAGE OF OVERCROWDED HOUSING BY
TENANCY AND LEVEL OF OVERCROWDING

Crow Reservation
1970

ENUMERATION DISTRICT	<u>OWNER OCCUPIED</u>		<u>RENTER OCCUPIED</u>	
	1.01 + Persons Per Unit	1.51 + Persons Per Unit	1.01 + Persons Per Unit	1.51 + Persons Per Unit
3	18.2%	9.1%	22.0%	-0-
11	19.5%	9.8%	29.6%	7.4%
12	43.8%	26.0%	21.4%	14.3%
13	36.9%	26.2%	30.3%	24.2%
14	51.1%	19.1%	21.8%	14.9%
15	34.0%	9.0%	27.5%	17.5%
16	40.1%	24.2%	23.6%	8.3%
17	30.5%	12.2%	22.8%	9.9%
20	---	---	---	---
157	<u>14.0%</u>	<u>7.0%</u>	<u>40.0%</u>	<u>-0-</u>
TOTAL RESERVATION	62.1%	18.7%	25.0%	10.9%

SOURCE: U.S. Census of Housing, 1970.

housing was concentrated in three Enumeration Districts, number 12, 13, and 16, to a greater extent than in the others. Among the renter-occupied units there was far lower variation in proportion of units overcrowded by Enumeration District. The range for renter-occupied units was from 21.4 percent to 40.0 percent. Seriously overcrowded renter-occupied units were concentrated in four Enumeration Districts for the most part, those being number 12, number 13, number 14, and number 15.

Overcrowded housing, unfortunately, exerts its greatest influence upon the young. Table 9 presents information on the number of persons residing in overcrowded housing by age group and level of overcrowding. When evaluated in terms of population information presented in the Population and Economic Study portion of this Comprehensive Plan, it was determined that 52.6 percent of the Crow Reservation's population reside in overcrowded housing. Utilization of age-specific information contained in the P&E report reveals that 64 percent of the population under age 18 on the Crow Reservation resides in overcrowded housing, with some 36.8 percent of all reservation children living in seriously overcrowded housing. Some 42 percent of the population between ages 18 and 64 reside in overcrowded housing, and 23.2 percent of this age group reside in seriously

NUMBER OF PERSONS RESIDING IN OVERCROWDED HOUSING
BY AGE GROUP AND LEVEL OF OVERCROWDING

Crow Reservation

1970

ENUMERATION DISTRICT NUMBER	TOTAL POPULATION IN OVERCROWDED HOUSING		POPULATION UNDER AGE 18 IN OVER- CROWDED HOUSING		POPULATION BETWEEN AGES 18 and 64 IN OVERCROWDED HOUSING				POPULATION OVER AGE 65 IN OVER- CROWDED HOUSING	
	1.01+ Per Room	1/ 1.51+ Per Room	1.01+ Per Room	1/ 1.51+ Per Room	1.01+ Per Room	1/ 1.51+ Per Room	1.01+ Per Room	2/ Per Room	1.01+ Per Room	1/ 1.51+ Per Room
3	26	7	15	5	9	2	2	0		
11	107	45	63	28	43	17	1	0		
12	261	165	135	84	122	79	4	2		
13	482	384	281	226	192	151	9	7		
14	629	314	365	188	251	121	13	5		
15	393	143	222	93	165	49	6	1		
16	670	430	382	252	269	161	19	17		
17	359	168	204	93	146	71	9	4		
20	0	0	0	0	0	0	0	0		
157	64	25	38	13	26	12	0	0		
TOTAL	2,991	1,681	1,705	982	1,223	663	63	36		
RESERVATION	(100.0%)	(100.0%)	(57.0%)	(58.5%)	(40.8%)	(39.4%)	(2.2%)	(2.1%)		

1/ Overcrowding is defined to mean 1.01 persons per room occupancy or more.

2/ Serious overcrowding is defined to mean 1.51 persons per room occupancy or more.

overcrowded units. It is unusual that the smallest relative proportion of occupants in overcrowded units falls among the elderly persons on the reservation. Some 37.7 percent of the population over 65 on the Crow Reservation resides in overcrowded housing. Some 13.5 percent of the elderly group resides in seriously overcrowded units. Table 9 contains details by Enumeration District on the number of persons residing in overcrowded housing by age group and level of overcrowding.

Occupancy in overcrowded housing units is often related to unstable family conditions. This is not apparently the case on the Crow Reservation based upon an analysis of the household composition of occupants of overcrowded housing. It is shown in Table 10 that some 81 percent of the overcrowded housing units on the Crow Reservation are occupied by husband-wife households, and some 15.4 percent by households headed by a female. When one considers severely overcrowded conditions, the situation changes slightly for a substantially larger proportion of female-headed households are seriously overcrowded. In one Enumeration District, number 14, some 23 percent of the overcrowded units are headed by a female. Other details of the household composition relationship to overcrowded housing can be determined from the table.

NUMBER OF OVERCROWDED HOUSING UNITS BY
HOUSEHOLD TYPE AND LEVEL OF OVERCROWDING

Crow Reservation
1970

ENUMERATION DISTRICT NUMBER	TOTAL OVER- CROWDED HOUSING UNITS			HUSBAND-WIFE HOUSEHOLDS			OTHER MALE HEAD HOUSEHOLDS			FEMALE HEAD HOUSEHOLDS			PRIMARY INDIVIDUAL HOUSEHOLDS		
	Per Room	1/1.51+ 2/	Per Room	Per Room	1/1.51+ 2/	Per Room	Per Room	1/1.51+ 2/	Per Room	Per Room	1/1.51+ 2/	Per Room	Per Room	1/1.51+ 2/	Per Room
3	4	1	4	1	-	-	-	-	-	-	-	-	-	-	-
11	16	6	15	5	-	-	-	-	-	1	-	-	-	-	-
12	38	23	28	16	2	2	2	8	5	-	-	-	-	-	-
13	65	48	47	34	2	2	2	15	11	-	-	-	1	1	-
14	91	40	66	27	4	1	4	21	12	-	-	-	-	-	-
15	60	20	51	17	2	1	2	6	2	-	-	-	1	-	-
16	90	50	76	43	2	1	2	12	6	-	-	-	-	-	-
17	48	20	45	18	1	-	-	2	2	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
157	10	3	10	3	-	-	-	-	-	-	-	-	-	-	-

TOTAL RES-422 211 342 164 13 7 65 39 2 1
VATION (100.0%)(100.0) (81.0%) (77.7%) (3.0%) (3.3%) (15.4%) (18.5%) (0.6%) (0.5%)

1/ Overcrowding is defined to mean 1.01 persons per room occupancy or more.

2/ Serious overcrowding is defined to mean 1.51 persons per room occupancy or more.

SOURCE: U.S. Census of Housing, 1970

Useful indications of housing unit size needs related to number of occupants can be determined through cross tabulation of number of rooms and number of persons data for each Enumeration District. Such information is presented in Table 11. One can conclude from the data presented that a considerable problem exists on the Crow Reservation in housing very large families. In aggregate there are not enough large houses present on the reservation to accommodate the number of large families. Specific attention is directed to the situation of households containing over seven persons. As of the Census, there were 249 households which contained over seven persons, and only 132 houses containing seven or more rooms. Consequently, it can be concluded that a gross deficiency of 107 housing units with seven or more rooms existed on the Crow Reservation as of the Census date. Even at this gross level, a considerable number of large housing units apparently are needed to house large families on the Crow Reservation. Review of the specifics of this point by Enumeration Districts indicate that the large housing needs exist in all but two of the reservation's Enumeration Districts. District 3 and District 20 do not apparently have this need for large housing. Among the other districts, on a district by district basis, however, 121 such units apparently are needed.

TABLE 11
ANALYSIS OF UNITS BY PERSONS IN UNITS AND ROOMS IN UNITS
CROW RESERVATION

1970
COUNT OF UNITS WITH

ENUMERATION DISTRICT NUMBER	1				2				3				4			
	PERSON		ROOM		PERSON		ROOM		PERSON		ROOM		PERSON		ROOM	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
3	5	3.5	0	0	1	0.4	0	0	3	1.7	4	2.3	5	2.6	4	1.1
11	15	10.6	6	23.0	11	4.5	2	2.4	8	4.5	5	2.9	11	5.6	20	5.3
12	14	9.9	5	19.2	17	6.9	4	4.8	12	6.8	16	9.2	18	9.3	31	8.3
13	35	24.8	6	23.0	37	15.1	26	31.3	25	14.2	42	24.2	16	8.3	61	16.3
14	24	17.0	3	11.5	30	12.3	21	25.3	30	17.0	23	13.3	32	16.6	63	16.8
15	11	7.8	2	7.7	36	14.7	7	8.4	23	13.0	16	9.2	27	13.9	57	15.2
16	17	12.0	4	15.6	46	18.8	8	9.6	42	23.8	42	24.3	32	16.5	71	18.9
17	15	10.6	0	0	53	21.7	12	14.4	21	11.9	19	10.9	37	19.2	45	12.0
20	0	0	0	0	3	1.2	0	0	3	1.7	0	0	1	0.5	0	0
157	5	3.8	0	0	10	4.4	3	3.8	9	5.4	6	3.5	14	7.5	22	6.1
TOTAL RESERVATION	100		20	100	24	100	87	100	176	100	173	100	193	100	374	100

ENUMERATION DISTRICT NUMBER	5				6				7				8 OR MORE			
	PERSON		ROOM		PERSON		ROOM		PERSON		ROOM		PERSON		ROOM	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
3	0	0	7	1.6	4	3.1	2	1.0	2	2.0	4	2.5	0	0	2	3.8
11	9	5.7	21	4.9	4	3.1	12	6.0	6	6.0	4	5.0	4	2.6	0	0
12	8	5.1	31	7.2	6	4.7	9	4.5	15	15.0	4	5.0	11	7.4	7	13.2
13	24	15.2	39	9.1	17	13.3	14	7.0	4	4.0	11	13.9	29	19.5	8	15.1
14	32	20.2	68	15.8	27	21.3	46	23.0	23	23.0	14	17.7	30	20.1	9	16.9
15	34	21.5	73	17.0	23	18.1	41	20.5	13	13.0	15	18.9	17	11.4	7	13.2
16	35	22.1	81	18.9	26	20.5	40	20.0	18	18.0	19	24.0	38	25.5	11	20.7
17	8	5.1	86	20.0	16	12.6	24	12.0	16	16.0	7	8.8	17	11.4	5	9.4
20	2	1.2	3	0.7	0	0	3	1.5	0	0	1	1.3	0	0	2	3.8
157	6	3.9	19	4.8	4	3.3	9	4.5	2	2.0	2	2.9	3	2.1	2	3.8
TOTAL RESERVATION	158	100	428	100	127	100	200	100	100	100	79	100	149	100	53	100

SOURCE: U.S. CENSUS OF HOUSING, 1970

Distribution of this apparent need is as follows:
District 11, 4 units; District 12, 15 units; District 13, 15 units; District 14, 30 units; District 15, 8 units; District 16, 27 units; District 17, 21 units; and District 157, 1 unit. The solution of this large housing problem through either expansion of existing houses or construction of new ones apparently would be one of the keys to solving the reservation's overcrowding problems.

The influence of toilet and plumbing facilities on housing quality was identified at the beginning of this section. Information on this matter reveals a considerably lower level of influence on the Crow Reservation than that of overcrowding. However, available data are presented to illustrate present conditions. Unfortunately, as of this writing, information on availability of water and sewer systems by units are not available from the 1970 Census. Discussion with appropriate employees of the Montana Department of Planning and Economic Development indicates that this data will become available when second-count Census tapes are released and processed by them. Because of its inavailability, it was not included at this time. When the Montana Department of Planning and Economic Development releases the information, it will be included.

Table 12 portrays the percentage of reservation housing units lacking some plumbing facilities by type of tenancy. Some 18 percent of all the reservation's units lack some of the basic plumbing facilities identified by the U. S. Census Bureau. Owner-occupied units have proportionately fewer instances of lacking plumbing facilities than renter-occupied units. Vacant units on the Crow Reservation apparently are relatively well plumbed.

A larger proportion of occupied units have all plumbing facilities installed than total units. Some 85.6 percent of all housing units on the Crow Reservation have a private flush toilet, and an additional 0.4 percent share a flush toilet facility. Thus, only 14 percent of the Crow Reservation's housing units have no flush toilets. It is interesting to note a 3.6 percent variance between all units with private flush toilets and all units with all plumbing facilities. This indicates that an all or nothing at all situation apparently exists on the reservation and that those units lacking flush toilets most likely lack other plumbing facilities. Details on the matter of plumbing and toilet facilities are contained in Table 13.

Table 14 presents a combination of the plumbing and occupancy level factors for the Crow Reservation

TABLE 12

PERCENTAGE OF UNITS LACKING SOME
PLUMBING FACILITIES BY TENNANCY

Crow Reservation
1970

<u>ENUMERATION DISTRICT</u>	<u>ALL UNITS</u>	<u>OWNER OCCUPIED</u>	<u>RENTER OCCUPIED</u>	<u>VACANT</u>
3	0	0	0	0
11	26.7%	21.9%	37.0%	0
12	30.8%	24.6%	35.7%	0
13	26.5%	22.1%	27.3%	15.7%
14	16.1%	14.1%	13.7%	36.8%
15	16.6%	9.2%	37.5%	0
16	13.3%	12.1%	9.7%	8.0%
17	10.1%	9.7%	8.5%	4.1%
20	0	0	0	0
157	<u>25.3%</u>	<u>20.9%</u>	<u>20.0%</u>	<u>0</u>
TOTAL RESERVATION	18.0%	14.9%	18.4%	7.6%

SOURCE: U.S. Census of Housing, 1970.

TABLE 13

PERCENTAGE DISTRIBUTION OF UNITS BY AVAILABILITY
OF PLUMBING AND TOILET FACILITIES

Crow Reservation
1970

ENUMERATION DISTRICT	<u>PERCENT OF ALL UNITS</u>		<u>PERCENT OF ALL UNITS</u>		
	<u>WITH ALL PLUMBING</u>	<u>LACKING SOME PLUMBING</u>	<u>WITH PRIVATE FLUSH TOILET</u>	<u>WITH SHARED FLUSH TOILET</u>	<u>WITH NO FLUSH TOILET</u>
3	100.0%	-	100.0%	-	-
11	71.0%	29.0%	71.4%	-	28.6%
12	75.9%	24.1%	73.4%	-	26.6%
13	71.5%	28.5%	85.5%	0.9%	13.6%
14	83.5%	16.5%	87.0%	1.6%	11.4%
15	81.9%	18.1%	84.4%	-	15.6%
16	88.4%	11.6%	90.6%	-	9.4%
17	91.3	8.7%	90.4%	-	9.6%
20	100.0%	-	100.0%	-	-
157	85.0%	15.0%	74.6%	-	25.4%
TOTAL RESERVATION	82.8%	17.2%	85.6%	0.4%	14.0%

SOURCE: U.S. Census of Housing, 1970

TABLE 14

OCCUPIED HOUSING UNITS BY OCCUPANCY
LEVEL AND PLUMBING FACILITIES

Crow Reservation
1970

HOUSING UNITS WITH ALL
PLUMBING FACILITIES HOUSING UNITS THAT ARE LACKING
SOME PLUMBING FACILITIES

ENUMERATION DISTRICT NUMBER	<u>NOT OVERCROWDED</u>		<u>OVERCROWDED</u>		<u>NOT OVERCROWDED</u>		<u>OVERCROWDED</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
3	16	2.1%	4	1.3%	0	-0-	0	-0-
11	41	5.3%	8	2.5%	11	9.9%	8	8.2%
12	47	6.1%	26	8.3%	26	23.4%	2	2.1%
13	101	13.1%	42	13.3%	22	19.8%	23	23.7%
14	129	16.8%	67	21.3%	8	7.2%	24	24.7%
15	112	14.6%	43	13.6%	12	10.8%	17	17.5%
16	151	19.7%	76	24.1%	15	13.5%	14	14.4%
17	128	16.7%	40	12.7%	7	6.3%	8	8.2%
20	9	1.2%	0	0	0	-0-	0	-0-
157	33	4.3%	9	2.9%	10	9.1%	1	1.2%
TOTAL	767	100.0%	315	100.0%	111	100.0%	97	100.0%
RESERVATION	(59.4%)		(24.4%)		(8.6%)		(7.6%)	

SOURCE: U.S. Census of Housing, 1970.

from which types of improvement needed can be determined in detail by Enumeration District. There are some 767 housing units with all plumbing units that are not overcrowded. This amounts to 59.4 percent of the reservation's occupied housing stock. The remaining 40.6 percent of the reservation's occupied housing units need some level of improvement. Examination of the table indicates that some 315 units need to be enlarged, that is, housing units with all plumbing facilities that are overcrowded could be enlarged to accommodate more people at an acceptable level of occupancy per room. Some 111 housing lack some plumbing facilities but are not overcrowded. Improvement of these units could be made simply by adding the necessary plumbing. The most unfortunate circumstance is that of overcrowded units which lack some plumbing facilities. People residing in this situation need both a larger house and a house with complete plumbing. About 105 units, large enough to accommodate the appropriate number of residents with complete plumbing facilities, are needed to overcome these combined deficiencies.

Based upon available Census information, further detailing of the need for replacement of the 105 overcrowded units without plumbing facilities can be identified. Some 62 of the units or 59 percent

of them are owner-occupied and the remaining 42 percent are renter-occupied units. Table 15 shows the distribution of these needs among the Enumeration Districts by tenancy type. The largest proportion of owner-occupied units needing this level of improvement are in Enumeration District 12 while the largest proportion of renter-occupied units needing this upgrading are in Enumeration District 15.

A further indication of the human implications of the combined substandard conditions of overcrowding and lack of plumbing facilities is illustrated in Table 16. Some 725 people reside in those overcrowded houses that lack some plumbing facilities. When related to the total reservation population, this indicates that 12.8 percent of the reservation's inhabitants are affected by this serious combination of substandard housing conditions. The tabulation also illustrates selected characteristics of total overcrowded housing and overcrowded housing with all plumbing facilities. A far larger number of people live in housing units with all plumbing present under overcrowded conditions. In 1970, 2266 people lived in this situation.

From the foregoing discussion, a number of conclusions can be drawn. Overcrowded housing is a most serious situation on the Crow Reservation today.

TABLE 15

OVERCROWDED HOUSING WITH SOME PLUMBING
FACILITIES LACKING BY TENANCY TYPE

Crow Reservation
1970

<u>ENUMERATION DISTRICT</u>	<u>Number</u>	<u>Percent of All Owner Occupied Units</u>	<u>Number</u>	<u>Percent of All Owner Occupied Units</u>
3	0	0	0	0
11	4	9.7%	4	14.8%
12	9	12.3%	3	10.7%
13	13	10.6%	10	15.2%
14	13	9.2%	11	12.6%
15	3	5.5%	9	22.5%
16	9	4.9%	3	4.2%
17	5	6.1%	3	2.9%
20	0	0	0	0
157	<u>1</u>	<u>2.3%</u>	<u>0</u>	<u>0</u>
TOTAL RESERVATION	62	7.3%	43	9.8%

SOURCE: U. S. Census of Housing, 1970

TABLE 16

NUMBER OF PERSONS RESIDING IN OVERCROWDED
HOUSING BY PLUMBING FACILITIES

Crow Reservation

1970

ENUMERATION DISTRICT NUMBER	TOTAL POPULATION IN OVERCROWDED HOUSING		POPULATION IN OVER- CROWDED HOUSING WITH ALL PLUMBING FACILITIES		POPULATION IN OVER- CROWDED HOUSING THAT IS LACKING SOME PLUMBING FACILITIES	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
3	26	0.8%	26	1.1%	0	-0-
11	107	3.8%	54	2.4%	53	7.3%
12	261	8.7%	190	8.4%	71	9.8%
13	482	16.1%	302	13.3%	180	24.8%
14	629	21.0%	481	21.2%	148	20.4%
15	393	13.1%	280	12.4%	113	15.6%
16	670	22.4%	567	25.0%	103	14.2%
17	359	12.0%	308	13.6%	51	7.0%
20	-0-	-0-	-0-	-0-	-0-	-0-
157	64	2.1%	58	2.6%	6	0.9%
TOTAL RESERVATION	2,991 (100.0%)	100.0%	2,266 (75.7%)	100.0%	725 (24.3%)	100.0%

SOURCE: U.S. Census of Housing, 1970

It affects proportionately more owner-occupied than renter-occupied units. Overcrowding and serious overcrowding in housing affect proportionately more children than other age groups in the population composition. Household composition itself does not seem to be a positive factor in overcrowding on the Crow Reservation, although female-headed households have a slightly greater instance of serious overcrowding. Overcrowding of large families seems to be a key element to the Crow Reservation housing problem. Solution of this problem apparently will involve providing houses big enough to meet desirable standards indicated earlier in light of prevalent family sizes. The lack of plumbing facilities is far less common to housing on the Crow Reservation than overcrowding, although some exists. Presence or absence of plumbing facilities in Crow Reservation houses seems to be an all or nothing at all situation with the incidence of private flush toilet facilities very similar to the incidence of all plumbing facilities.

The most serious of the Crow Reservation's housing problems seems to involve the combined effect of overcrowded conditions and the lack of plumbing facilities. Solution of these combined problems indicates a need for significant effort regarding

some 62 owner-occupied and some 43 renter-occupied housing units. Data presented also indicate the need to add appropriate plumbing facilities to 111 Crow Reservation housing units, and to enlarge some 315 overcrowded units that contain all plumbing facilities to accommodate the needs of the number of people residing in them. Again the issue of housing unit size becomes relevant to the local situation. The 105 overcrowded housing units present on the reservation which lack plumbing facilities need to accommodate some 725 people. On the average this means either enlarging or building new houses in this number containing about seven rooms each. Furthermore, of the 315 units which contain all plumbing facilities and, today, need to be enlarged to accommodate the population living within them, a total of 2,266 rooms is needed. This means that these 315 units presently need to be replaced, enlarged, or expanded to an average size of 7.2 rooms each.

CONDITION OF STRUCTURES

In conformance with the present planning contract, a survey was conducted by the consultant of structural conditions within the planning area. Results of the initial survey were evaluated and structures were rated as standard, deteriorating, or dilapidated,

based upon the rating system, details of which are contained in Table 17. In essence, this rating system includes three levels of structural condition influencing factors. Presence of one of these factors resulted in the individual structure being assigned a point value for its existence. The sum of all the point values assigned to a structure was utilized as a basis for assigning the structure to one of the three structural condition situations. Obviously, the less significant structural conditions influences were rated with a lower value than the more significant ones. The rating system, however, considered the aggregate effect of these influencing factors upon each structure. Results of this survey are presented in the following paragraphs, map, and table.

A summary of the conditions of occupied housing units on the Crow Reservation by Enumeration District are contained in Table 18. Corresponding to this summary and the following detailed tables, is Map 2, which shows the generalized condition of structures throughout the reservation. Detailed maps for each town site area are contained in the Existing Land Use Report. The difference between total occupied housing units in 1971 and 1970 numbers 79 units.

Apparently, there was a decrease in housing occupancy

TABLE 17
STRUCTURAL CONDITION RATING SYSTEM
CROW RESERVATION

1971

<u>STRUCTURAL CONDITION INFLUENCING FACTORS</u>	<u>POINT VALUE OF FACTORS FOR ANALYSIS</u>
Lack of Paint Slight Damage to Porch Slight Damage To Steps Small Cracks In Walls Slight Mortar Deterioration Cracked Window Slight Floor Wear Slight Door Sill Wear Slight Window Sill Wear Broken Gutters or Downspouts	1
Small Holes Open Cracks In Walls Or Ceilings Shaky Or Unsafe Porch Several Broken Or Missing Windows Rotted Or Loose Door Rotted Or Loose Windows Deep Wear In Masonry Deep Wear In Steps Or Doorsills Deep Wear In Flooring Makeshift Chimneys	2
Holes In Walls Or Foundation Large Open Cracks Large Areas of Missing Material Crumbling Bricks and Mortar Large Areas of Missing Siding Substantial Floor Sagging Substantial Wall Sagging Sagging Roof Lines Extensive Fire Damage Extensive Storm Damage Inadequate Original Construction	3
<u>CUMULATIVE POINT RATING SYSTEM</u> 5 or less points is standard 6 to 10 points is deteriorated over 10 points is dilapidated	

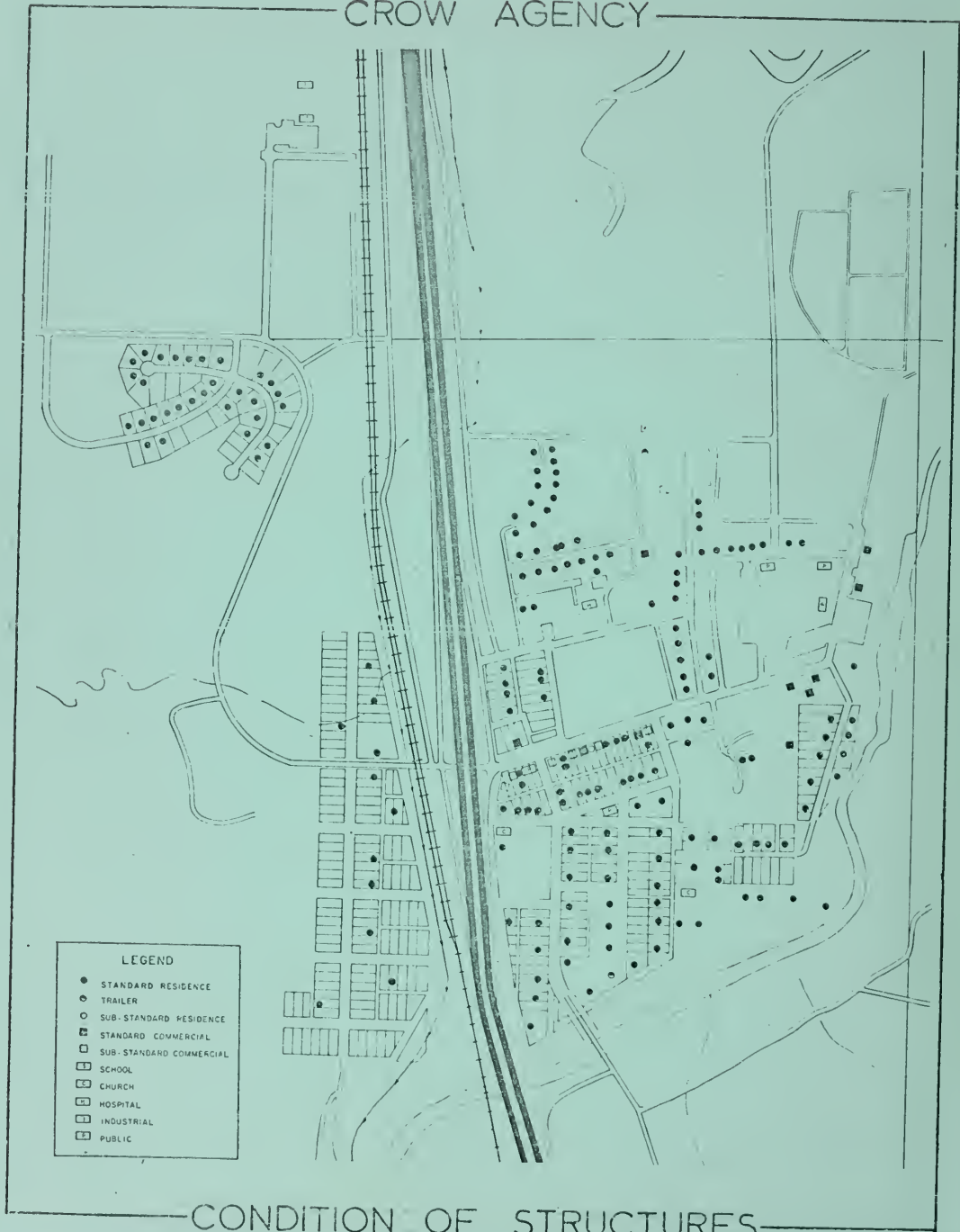
TABLE 18

CONDITION OF OCCUPIED HOUSING

CROW RESERVATION
1971ENUMERATION
DISTRICT
NUMBER

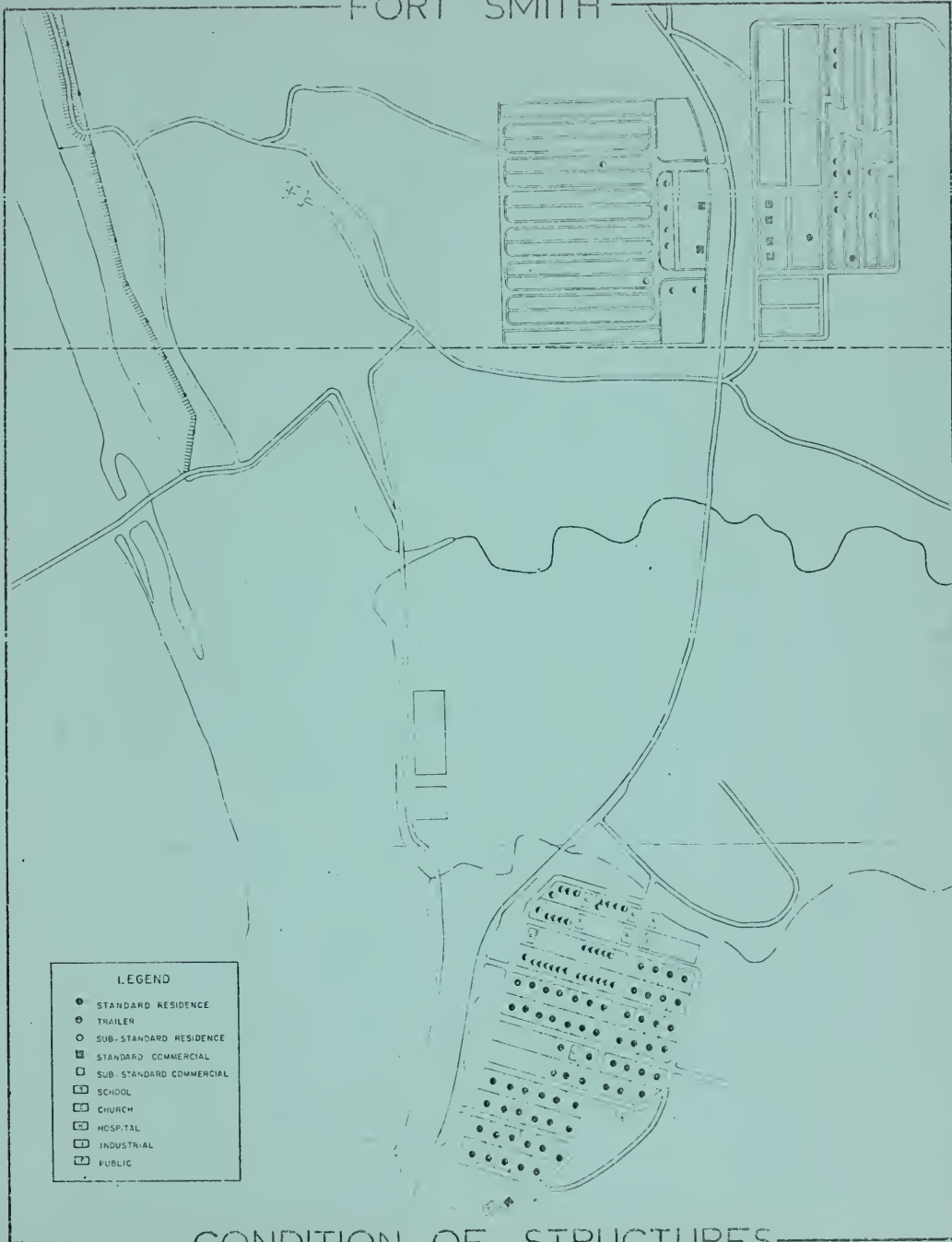
	<u>STANDARD</u>		<u>DETERIORATING</u>		<u>DILAPIDATED</u>		<u>TOTAL</u>	
	<u>NUMBER</u>	<u>PERCENT</u>	<u>NUMBER</u>	<u>PERCENT</u>	<u>NUMBER</u>	<u>PERCENT</u>	<u>NUMBER</u>	<u>PERCENT</u>
3	17	1.9%	0	0.0%	2	1.3%	19	1.6%
11	51	5.7	3	0.3	11	7.0	65	5.4
12	69	7.7	20	12.4	13	8.3	102	8.4
13	172	19.3	11	6.8	12	7.6	195	16.1
14	169	18.9	17	10.5	20	12.7	206	17.0
15	93	10.4	55	34.2	54	34.4	202	16.7
16	213	23.9	26	16.1	33	21.0	272	22.5
17	67	7.5	25	15.5	10	6.4	102	8.4
20	2	2.2	0	0.0	0	0.0	2	1.6
157	38	2.5	4	4.2	2	1.3	44	2.3
TOTAL	891	100.0	161	100.0	157	100.0	1209	100.0
RESERVATION	(73.6%)		(13.3%)		(13.1%)		(100.0%)	

SOURCE: HARRISON G. FAGG AND ASSOCIATES SURVEY, 1971



CONDITION OF STRUCTURES

FORT SMITH



LODGE GRASS

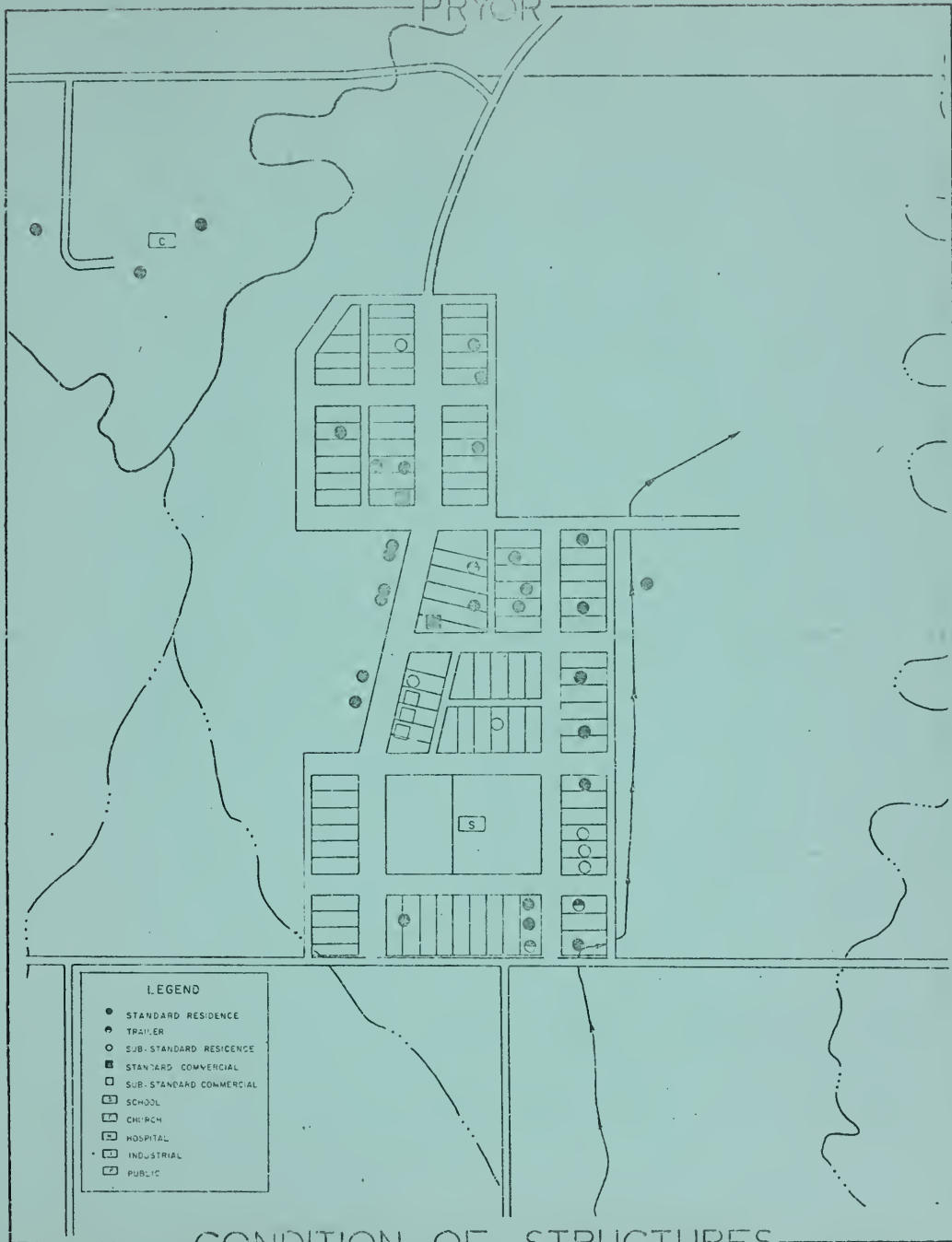
LEGEND

- STANDARD RESIDENCE
- TRAILER
- SUB-STANDARD RESIDENCE
- STANDARD COMMERCIAL
- SUB-STANDARD COMMERCIAL
- ▢ SCHOOL
- Ⓢ CHURCH
- Ⓜ HOSPITAL
- Ⓛ INDUSTRIAL
- Ⓟ PUBLIC



CONDITION OF STRUCTURES

PRYOR



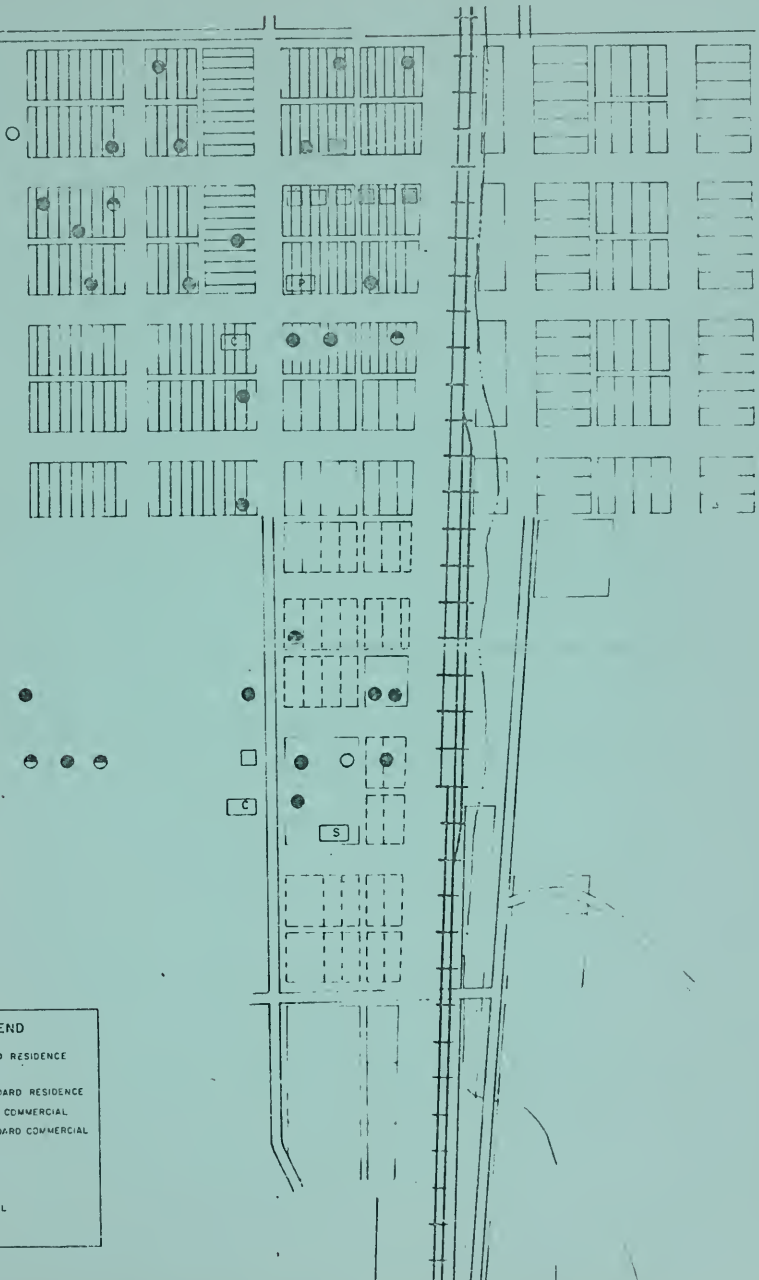
CONDITION OF STRUCTURES

ST XAVIER

- LEGEND**
- STANDARD RESIDENCE
 - TRAILER
 - SUB-STANDARD RESIDENCE
 - STANDARD COMMERCIAL
 - SUB-STANDARD COMMERCIAL
 - 13 SCHOOL
 - 14 CHURCH
 - 15 HOSPITAL
 - 16 INDUSTRIAL
 - 17 PUBLIC

CONDITION OF STRUCTURES

WYOLA



LEGEND

- STANDARD RESIDENCE
- TRAILER
- SUB-STANDARD RESIDENCE
- STANDARD COMMERCIAL
- SUB-STANDARD COMMERCIAL
- 3 SCHOOL
- 14 CHURCH
- 22 HOSPITAL
- 7 INDUSTRIAL
- 2 PUBLIC

CONDITION OF STRUCTURES

between the time that the 1970 Census was taken and the time that the survey of reservation residents was taken. One consideration in this matter is the fact that the survey of reservation residents was done during the coldest months of the year, at which time some remote and rural families moved into towns including Hardin. About 74 percent of the Crow Reservation's inventory was rated standard, using the rating system described in the previous paragraph. Deteriorating conditions existed in 13.3 percent of units and 13.1 percent of them were rated as dilapidated. Distribution of these characteristics among the various Enumeration Districts can be discerned from the tables.

A summary of the effect of the various structural condition influencing factors is presented in Table 19. Of the factors encountered on the reservation, 64 percent were of the low influence variety or those rated one in the foregoing system, 24 percent of the influencing factors experienced were of the intermediate intensity or rated two, and 12 percent were of the more serious nature as rated by the number three in this system. Needless to say, lack of paint was the most frequently encountered substandard condition, followed by slight floor wear. Among the condition influencing factors of intermediated importance, rotted or loose doors and deep-wear flooring

TABLE 19

SUMMARY PERCENTAGE DISTRIBUTION OF STRUCTURAL CONDITION INFLUENCING FACTORS BY RACE OF OCCUPANTS
CROW RESERVATION

1971

CONDITION INFLUENCING FACTORS	ALL HOUSING		INDIAN OCCUPIED HOUSING		NON INDIAN OCCUPIED HOUSING	
	CONDITION EXISTS	CONDITION DOES NOT EXIST	CONDITION EXISTS	CONDITION DOES NOT EXIST	CONDITION EXISTS	CONDITION DOES NOT EXIST
LACK OF PAINT	34.1%	65.9%	41.0%	59.0%	30.5%	69.5%
SLIGHT DAMAGE TO PORCH	13.2	86.8	16.4	83.6	11.5	88.5
SLIGHT DAMAGE TO STEPS	16.8	83.2	25.3	74.7	12.4	87.6
SMALL CRACKS IN WALLS	11.4	88.6	16.6	83.4	8.6	91.4
SLIGHT WEAR DETERIORATION	9.8	90.2	9.8	90.2	9.8	90.2
CRACKED WINDOW	14.3	85.7	20.6	79.2	10.8	89.2
SLIGHT FLOOR WEAR	21.6	78.4	29.9	70.1	17.2	82.8
SLIGHT DOOR SILL WEAR	17.4	82.6	22.9	77.1	14.5	85.5
SLIGHT WINDOW SILL WEAR	11.8	88.2	15.0	85.0	10.2	89.8
BROKEN GUTTERS AND DOWNSPOUTS	3.0	97.0	4.4	95.6	2.2	97.8
SMALL HOLES	6.7	93.3	9.8	90.2	5.0	95.0
OPEN CRACKS IN WALLS AND CEILINGS	4.9	95.1	7.9	92.1	3.3	96.7
SHAKY OR UNSAFE PORCH	4.9	95.1	8.4	91.6	3.1	96.9
SEVERAL BROKEN OR MISSING WINDOWS	4.8	95.2	6.3	93.7	4.1	95.9
ROTTED OR LOOSE DOOR	9.3	90.7	11.9	88.1	7.9	92.1
ROTTED OR LOOSE WINDOWS	5.6	94.4	8.9	91.1	3.8	96.2
DEEP WEAR IN MAINTENANCE	3.4	96.6	4.2	95.8	2.9	97.1
DEEP WEAR IN STEPS AND DOOR SILLS	6.6	93.4	9.3	90.7	5.2	94.8
DEEP WEAR IN FLOORING	8.5	91.5	14.9	85.1	5.2	94.8
UNEVEN ROOF LINES	2.5	97.5	3.3	96.7	2.1	97.9
HOLES IN WALLS OR FOUNDATIONS	3.1%	96.9%	4.4%	95.6%	2.5%	97.5%
LARGE OPEN CRACKS	2.5	97.5	4.0	96.0	1.7	98.3
LARGE AREAS OF MATERIAL MISSING	2.5	97.5	3.7	96.3	1.8	98.2
CHIMNEY BRICK AND MORTAR	1.5	98.5	2.1	97.9	1.2	98.8
LARGE AREAS OF MISSING SIDING	1.9	98.1	2.1	97.9	1.7	98.3
SUBSTANTIAL FLOOR SAGGING	4.6	95.4	7.9	92.1	2.8	97.2
SUBSTANTIAL WALL SAGGING	4.1	95.9	5.4	94.6	3.4	96.6
SAGGING ROOF LINES	4.3	95.7	4.7	95.3	4.1	95.9
EXTENSIVE FIRE DAMAGE	.6	99.4	.7	99.3	.6	99.4
EXTENSIVE STORM DAMAGE	.9	99.1	1.4	98.6	.6	99.4
INADEQUATE ORIGINAL CONSTRUCTION	2.1	97.9	3.1	96.9	1.6	98.4

SOURCE: HARRISON G. FAGG AND ASSOCIATES SURVEY, 1971

occurred more frequently than other conditions. Three condition influencing factors dominated the serious structural condition influencing factors. These are substantial floor sagging, substantial wall sagging, and sagging rooflines. The table indicates that Indian occupied housing and non-Indian occupied housing experienced very similar dominant condition influencing factors. However, the severity or the relative frequency of occurrence of these conditions among Indian-occupied housing was considerably greater than that for non-Indian occupied units.

The relationship between structural conditions and race of occupants is contained in Table 20. Indians occupy a smaller proportion of standard housing than non-Indians. Indians, similarly, occupy a smaller proportion of deteriorated housing than non-Indian populations. However, dilapidated housing was occupied to considerably greater degree by Indians than non-Indians. Details of these racial distributions are contained in the table.

Proceeding from the assignment of structural conditions to race of occupants, a further look can be made at the factors influencing structural conditions. Table 21 presents materials on the condition influencing factors by race of occupant

TABLE 20

RACIAL DISTRIBUTION OF HOUSING BY CONDITION

Crow Reservation
1971

ENUMERATION DISTRICTS NUMBER	STANDARD		DETERIORATION		DILAPIDATED		TABLE	
	INDIAN	NON- INDIAN	INDIAN	NON- INDIAN	INDIAN	NON- INDIAN	INDIAN	NON- INDIAN
3	41.7%	58.3%	-0-	-0-	100.0%	-0-	47.3%	52.7%
11	19.6%	80.4%	33.3%	66.7%	54.5%	45.5%	26.1%	73.9%
12	57.9%	42.1%	70.0%	30.0%	92.3%	7.7%	64.7%	35.3%
13	40.1%	59.9%	54.5%	45.5%	41.6%	58.4%	41.0%	59.0%
14	52.6%	47.4%	82.3%	17.7%	70.0%	30.0%	56.8%	43.2%
15	60.2%	39.8%	74.0%	26.0%	68.0%	32.0%	44.0%	56.0%
16	13.5%	86.5%	53.8%	46.2%	72.7%	27.3%	47.0%	53.0%
17	10.5%	89.5%	16.0%	84.0%	60.0%	40.0%	16.6%	83.4%
20	50.0%	50.0%	-0-	-0-	-0-	-0-	50.0%	50.0%
157	26.3%	73.7%	50.0%	50.0%	50.0%	50.0%	29.5%	70.5%
TOTAL RESERVATION	42.5%	57.5%	45.9%	54.1%	53.5%	46.5%	44.4%	55.6%

SOURCE: Harrison G. Fagg and Associates Survey, 1971.

DETAILED IDENTIFICATION OF FACTORS INFLUENCING STRUCTURAL CONDITION OF HOUSING BY RACE OF INHABITANTS

CROW RESERVATION

1371

CONDITION INFLUENCING FACTORS	ALL HOUSEHOLDS				INDIAN HOUSEHOLDS				NON-INDIAN HOUSEHOLDS															
	CONDITION EXISTS		CONDITION DOES NOT EXIST		CONDITION EXISTS		CONDITION DOES NOT EXIST		CONDITION EXISTS		CONDITION DOES NOT EXIST													
	Needs Repair	Replacement	Needs Repair	Replacement	Needs Repair	Replacement	Needs Repair	Replacement	Needs Repair	Replacement	Needs Repair	Replacement												
LACK OF PAINT	91	157	65	51	535	124	30	24	4	55	36	30	142	61	17	12	58	102	29	21	435	63	13	12
	18	57	28	32	629	224	67	43	7	28	13	18	179	88	40	24	11	29	15	14	450	135	27	21
	42	75	39	31	605	206	56	43	18	44	22	19	168	72	31	22	24	31	17	12	437	134	25	21
	18	46	26	35	629	235	69	40	6	22	18	20	183	94	35	22	12	24	8	13	449	141	34	18
	21	35	17	23	656	245	78	51	4	13	12	17	182	103	41	29	17	23	5	11	444	142	37	22
	32	52	20	29	615	229	75	45	15	36	12	17	171	83	41	24	17	16	8	12	414	149	34	21
	92	89	29	28	555	192	66	47	36	42	22	16	150	74	31	26	56	47	7	12	463	118	35	21
	74	70	22	23	573	211	73	52	27	35	18	12	159	81	35	30	47	35	4	11	474	130	33	22
	49	41	17	24	598	240	78	51	16	18	11	13	170	98	42	29	23	23	6	11	428	142	36	22
	4	7	5	17	643	274	90	57	1	4	4	9	185	112	49	32	3	3	1	8	456	161	41	25
SMALL HOLES	4	21	22	23	643	260	73	52	2	10	18	12	184	105	35	30	2	11	4	11	449	154	38	22
	4	13	14	24	643	288	81	51	1	6	10	13	185	110	43	29	3	7	4	11	443	153	33	22
	4	7	20	27	643	274	75	48	4	3	10	16	182	113	43	26	0	4	10	11	461	161	32	22
	0	10	8	23	648	271	87	52	0	6	6	12	187	110	47	39	0	4	2	11	461	161	30	22
	24	28	19	23	624	253	76	52	11	13	10	13	176	103	43	29	13	15	9	10	448	150	33	15
	8	11	15	23	640	270	80	52	6	8	9	14	181	108	44	28	2	3	6	9	459	162	36	24
	4	4	11	21	644	277	84	54	1	0	5	11	185	116	48	31	3	4	6	10	453	164	36	23
	7	15	26	23	641	266	69	52	3	7	14	15	184	109	39	27	4	8	12	8	457	167	30	25
	5	21	37	33	643	260	58	42	3	11	23	22	184	105	30	20	2	10	14	11	457	155	28	22
	0	6	12	18	648	275	83	56	0	4	8	6	187	112	45	35	0	2	4	12	461	163	33	23
JACKS/SHIFT CHIMNEYS	2	4	4	18	646	277	91	56	0	2	3	9	187	114	50	32	2	2	1	6	457	163	41	24
	0	5	6	7	648	276	83	57	0	2	5	9	187	114	48	32	0	3	1	8	461	162	41	23
	2	5	5	17	646	276	90	57	2	2	4	7	185	114	49	34	0	3	1	10	461	162	41	25
	0	3	2	12	648	278	93	62	0	1	2	5	187	115	51	36	0	2	0	7	461	163	42	26
	1	3	3	13	647	278	92	61	0	2	2	4	187	114	51	37	1	1	1	9	460	164	41	24
	1	3	22	24	647	278	73	50	1	2	16	13	186	114	37	28	0	1	6	11	461	164	36	22
	1	5	20	21	646	276	73	53	1	1	11	9	186	115	42	32	0	4	9	12	460	161	33	21
	1	4	18	23	646	277	77	51	1	1	8	9	185	115	45	32	0	3	10	14	460	162	32	19
	0	0	0	8	647	281	95	66	0	0	0	3	187	116	53	38	0	0	0	5	460	165	42	28
	1	0	1	9	646	281	94	65	1	0	1	3	186	116	52	38	0	0	0	6	460	165	42	27
INADEQUATE ORIGINAL CONSTRUCTION	2	3	4	14	643	277	91	59	1	1	2	8	185	115	51	32	1	2	2	6	458	162	40	27

SOURCE: HARRISON G. FAGG AND ASSOCIATES SURVEY, 1971

evaluated in terms of four level housing condition analysis indicating that a unit is sound, needs minor repair, needs major repair, or needs replacement. As identified by results of the survey of reservation residents; obviously, the presence of these various factors increase as the condition of housing decreases. Among the minor influences of condition, lack of paint, again, was in an overwhelming lead among the conditions existing for all housing. Among the intermediate level, conditions influencing housing conditions, deep wear in flooring scored higher than other factors among units needing major repairs or replacement. However, rotted or loose doors dominated the condition influencing factors among sound housing or housing in need of minor repairs. Very few serious deficiencies were found among the sound units or units needing minor repairs. Among those needing major repair or replacement, the three sagging factors, that is sagging floors, sagging walls, and sagging rooflines, collectively exceeded all other influences. One can also conclude from the table that considerably more Indian housing is in need of major repair or replacement than non-Indian housing.

Leading from the proceeding indicators that Indian housing should be the focus of housing program attention on the Crow Reservation, Table 22 details the condition of Indian-occupied housing by

TABLE -- 22

CONDITION OF INDIAN OCCUPIED HOUSING

Crow Reservation

1971

ENUMERATION DISTRICT NUMBER	STANDARD		DETERIORATING		DILAPIDATED		TABLE	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
3	7	1.8%	0	-0-	2	2.4%	9	1.7%
11	10	2.6%	1	1.4%	6	7.1%	17	3.2%
12	40	10.5%	14	18.9%	12	14.3%	66	12.3%
13	69	18.2%	6	8.1%	5	5.9%	80	14.9%
14	89	23.5%	14	18.9%	14	16.6%	117	21.8%
15	56	14.8%	19	25.7%	14	16.6%	89	16.6%
16	90	23.7%	14	18.9%	24	28.6%	128	23.8%
17	7	1.8%	4	5.4%	6	7.1%	17	3.2%
20	1	0.3%	0	-0-	0	-0-	1	0.2%
157	10	2.8%	2	2.7%	1	1.4%	13	2.3%
TOTAL	379	100.0%	74	100.0%	84	100.0%	537	100.0%
RESERVATION	(70.5%)		(13.8%)		(15.7%)		(100.0%)	

SOURCE: Harrison G. Fagg and Associates Survey, 1971

Enumeration District. Some 70.5 percent of Indian-occupied housing on the Crow Reservation is standard and the remaining 29.5 percent is not. Some 13.8 percent of the housing is deteriorated and 15.7 percent or 84 units are dilapidated. The greatest incidence of dilapidated housing is in Enumeration District number 16 with large numbers also in Enumeration Districts 12, 14, and 15. Similar information on the condition of non-Indian occupied housing is contained in Table 23. Figures presented therein indicate that 75.8 percent of non-Indian occupied housing is standard with 13.1 percent deteriorating and 11.1 percent dilapidated. Obviously, non-Indian housing is slightly better than Indian housing, and a larger proportion of Indian-inhabited housing is dilapidated. Among the non-Indian occupied housing, the greatest concentration of dilapidated is in Enumeration District number 15.

Table 24 presents information on the condition and maintenance of housing on the Crow Reservation developed from the survey undertaken. It presents data, not only for all units in Indian and non-Indian occupied units, but for each of the reservation's districts. The Agency and Lodge Grass districts have a greater proportion of sound housing than do the others. Attention is directed at the

TABLE 23
CONDITION OF NON-INDIAN OCCUPIED HOUSING

Crow Reservation
1971

ENUMERATION DISTRICTS NUMBER	STANDARD		DETERIORATION		DILAPIDATED		TABLE	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
3	10	1.9%	0	-0-	0	-0-	10	1.5%
11	41	8.2%	2	2.3%	5	6.8%	48	7.2%
12	19	3.8%	6	6.9%	1	1.4%	26	3.9%
13	103	20.5%	5	5.8%	7	9.6%	115	17.4%
14	80	15.9%	3	3.4%	6	8.2%	89	13.4%
15	37	7.4%	36	41.4%	40	54.8%	113	17.1%
16	123	24.5%	12	13.8%	9	12.3%	144	21.7%
17	60	11.9%	21	24.1%	4	5.5%	65	12.8%
20	1	0.2%	0	-0-	0	-0-	1	0.1%
157	28	5.7%	2	2.3%	1	1.4%	31	4.9%
TOTAL	502	100.0%	87	100.0%	73	100.0%	662	100.0%
RESERVATION	(75.8%)		(13.1%)		(11.1%)		(100.0%)	

SOURCE: Harrison G. Fagg and Associates. 1971.

TABLE 24

CONDITION AND MAINTENANCE OF HOUSING

CROW RESERVATION

1971

(Percent Distribution of Units by Characteristic)

	ALL UNITS		INDIAN NON INDIAN OCCUPIED () UNITS		AGENCY DISTRICT		LODGE GRASS DISTRICT		WYOLA DISTRICT		BIG HORN DISTRICT		PRIOR DISTRICT
Sound	58%		47%		65%		63%		65%		49%		45%
In Need Of Minor Repair	25		29		23		24		22		29		29
In Need Of Major Repair	9		13		6		6		6		15		16
In Need Of Replacement	3		11		6		6		7		8		10

CONDITION

MAINTENANCE

(Years Since Major Improvements)

One	18%	12%	22%	22%	13%	25%	13%	22%
Two	14	15	12	21	14	8	8	10
Three	10	10	11	18	7	3	13	6
Four	8	10	5	8	7	7	12	6
Five	18	17	19	11	20	13	22	26
5-10	21	22	20	15	24	21	27	14
10-20	12	13	11	5	16	23	5	14

Source: Harrison G. Fagg and Associate Survey 1971

information presented on the number of years since major improvements made to houses. From this, it was determined that Indian-occupied units are not maintained as frequently as non-Indian units. Major improvements within the past five years were made to 80 percent of the units in the Agency district and 72 percent of the units in the Pryor district. The other districts did not fair so well. Lodge Grass, Wyola, and Big Horn all had lower incidence of maintenance during the past five years. The question of maintenance of existing housing units relates importantly to the condition of structures, in light of the evaluation tool utilized. Apparently, lack of maintenance accounts to considerable degree for the condition of many of the reservation's housing units. Programs geared to improving the frequency of maintenance of reservation houses seem warranted. A broad spectrum of programs would be desirable in this regard, ranging from education of citizens to the benefits of such activities to financial and technical assistance programs.

Some additional information was developed during the initial survey which is presented at this point as a matter of information. Table 25 contains some selected characteristics of housing by its structural conditions. Included in this table are data,

summarized for total Indian and non-Indian units, on various housing and related items concerned with matters of plumbing, fuels, equipment, and so on. Evidence contained in the table indicates that the incidence of a complete range of plumbing facilities, presence of water, private sanitary systems, and garbage services tends to dramatically decline as the condition of housing declines. Virtually all respondents with sound housing had these characteristics, while increasing numbers of respondents living in housing that needed to be replaced did not have at least these water, sewer, and service type facilities. Further evidence in this regard is presented through Census information contained in Table 26 by Enumeration District. Overall, 32.8 percent of the housing units on the Crow Reservation have basements, 42.4 percent of the reservation's households have telephones, and 85.5 percent have complete kitchens. Among Enumeration Districts, presence of these facilities varies considerably with the lowest level incidence of each occurring in different places. Presence of basement and complete kitchens is less frequent proportionately in the rather remote Enumeration District 157. Presence of telephones, however, is the least in Enumeration District 20.

TABLE 25

SELECTED CHARACTERISTICS OF HOUSEHOLDS BY CONDITION OF HOUSING AND RACE OF OCCUPANTS
CROW RESERVATION

1971

NUMBER OF HOUSEHOLDS

RESERVATION RESIDENT HOUSING QUESTIONS	ALL RESPONDENTS				INDIAN RESPONDENTS				NON-INDIAN RESPONDENTS															
	YES ANSWER		NO ANSWER		YES ANSWER		NO ANSWER		YES ANSWER		NO ANSWER													
	SOUND	MINOR REPAIR	MAJOR REPAIR	REPLACE- MENT	SOUND	MINOR REPAIR	MAJOR REPAIR	REPLACE- MENT	SOUND	MINOR REPAIR	MAJOR REPAIR	REPLACE- MENT												
HOUSE CONDITION																								
↑																								
1. IS THIS HOUSE YOUR USUAL RESIDENCE?	614	265	88	68	12	6	3	3	179	112	50	41	5	3	2	1	335	143	38	27	7	3	1	2
2. DO YOU PLAN TO MOVE IN THE NEXT YEAR?	34	23	8	9	507	210	77	60	9	11	5	8	172	102	46	34	43	12	3	1	335	103	31	16
3. DO YOU HAVE A TELEPHONE?	395	119	34	29	237	156	57	41	50	16	11	8	133	100	41	34	345	103	23	21	104	56	16	7
4. IS YOUR MAIN ENTRANCE FROM OUTSIDE?	604	267	87	65	28	8	5	6	166	109	43	36	12	4	3	5	138	163	39	29	16	4	2	1
5. DO YOU HAVE A COMPLETE KITCHEN?	610	243	56	47	10	15	30	21	178	108	30	31	4	8	20	10	132	135	26	16	6	7	10	11
6. DOES THIS HOUSE HAVE HOT AND COLD PIPED WATER?	609	222	53	29	12	35	35	41	172	92	28	15	10	23	24	26	137	130	25	14	2	12	11	15
7. DOES THIS HOUSE HAVE PIPED COLD WATER?	33	37	22	28	573	209	61	41	12	23	16	21	166	87	35	20	21	14	6	7	307	122	16	21
8. DOES THIS HOUSE HAVE A FLUSH TOILET?	623	253	62	30	12	25	29	42	173	99	30	13	9	17	21	29	130	154	32	17	3	8	8	13
9. DOES THIS HOUSE HAVE A BATH TUB OR SHOWER?	609	227	51	25	12	31	36	43	171	97	27	12	10	19	24	30	133	130	24	13	2	12	12	15
10. DOES THIS HOUSE HAVE A BASEMENT?	185	49	10	6	444	227	83	63	29	12	6	3	151	103	46	39	156	37	4	3	293	124	37	27
11. DO YOU HAVE A HOT WATER HEATER?	605	225	54	29	17	33	34	41	168	95	29	15	14	21	23	26	143	130	23	14	3	12	11	15
12. DO YOU HAVE A REFRIGERATOR?	615	232	87	62	3	4	1	7	180	114	51	38	2	2	1	4	135	133	36	28	1	2	0	3
13. DO YOU HAVE AN ELECTRIC STOVE?	266	123	37	16	301	118	50	51	59	55	16	5	120	61	36	35	207	73	21	11	131	47	14	16
14. DO YOU HAVE A GAS STOVE?	311	117	45	40	250	126	40	27	121	59	32	25	55	54	19	16	190	53	13	15	195	72	21	11
15. DO YOU USE NATURAL GAS FOR HEAT?	130	40	15	12	488	230	73	55	51	26	12	7	126	88	39	34	79	14	3	5	362	142	24	22
16. DO YOU USE ELECTRICITY FOR HEAT?	32	30	9	2	587	242	79	63	10	22	9	0	168	93	43	41	22	8	0	2	419	149	26	25
17. DO YOU USE FUEL OIL FOR HEAT?	60	74	28	24	562	196	59	45	27	39	13	15	151	75	38	27	33	35	15	9	411	121	21	18
18. DO YOU USE COAL OR WOOD FOR HEAT?	40	29	21	19	577	243	66	49	18	15	16	14	153	99	35	27	22	14	3	5	419	144	31	22
19. DO YOU USE BOTTLED GAS FOR HEAT?	400	144	35	21	225	123	52	16	89	39	7	8	90	76	34	33	311	105	18	13	135	52	18	13
20. DO YOU HAVE PUBLIC WATER PIPED IN?	256	113	35	17	373	156	58	53	58	46	22	11	121	69	30	29	198	67	1	6	252	97	28	24
21. DO YOU USE A SEPTIC TANK?	350	154	45	26	249	126	47	45	119	64	23	12	57	52	29	30	261	90	21	14	192	74	13	15
22. DO YOU HAVE A PRIVATE WATER WELL?	344	145	46	42	289	135	45	29	115	71	28	25	67	45	24	16	229	74	16	17	122	90	21	13

TABLE 25 (CONTINUED)

SELECTED CHARACTERISTICS OF HOUSEHOLDS BY CONDITION OF HOUSING AND RACE OF OCCUPANTS
CROW RESERVATION

1971

NUMBER OF HOUSEHOLDS

PRESERVATION RESIDENT HOUSING QUESTIONS	ALL RESPONDENTS						INDIAN RESPONDENTS						NON-INDIAN RESPONDENTS											
	YES ANSWER			NO ANSWER			YES ANSWER			NO ANSWER			YES ANSWER			NO ANSWER								
	Sound	Minor Repair	Major Repair	Replace	Minor	Major	Sound	Minor Repair	Major Repair	Replace	Minor	Major	Sound	Minor Repair	Major Repair	Replace	Minor	Major						
HOUSE CONDITION ↑																								
DO YOU HAVE YOUR GARBAGE COLLECTED?	116	35	9	5	428	193	79	65	18	14	4	2	164	101	48	40	98	21	5	3	264	97	31	25
DO YOU BURN YOUR EXCESS TRASH?	416	204	79	65	120	27	8	4	151	106	48	41	28	9	4	1	266	98	31	24	92	18	4	3
DO YOU HAVE A WASHING MACHINE?	482	192	61	42	58	45	26	27	153	89	33	23	23	27	19	19	329	97	28	13	30	18	7	12
DO YOU HAVE A CLOTHES DRYER?	346	87	12	12	193	146	75	57	71	22	1	1	110	93	51	41	275	65	11	11	53	53	24	16
DO YOU HAVE A DISHWASHER?	124	25	2	3	412	208	85	56	12	5	0	0	170	110	52	42	112	20	2	3	242	58	33	24
DO YOU HAVE A HOME FOOD FREEZER?	423	158	46	33	113	72	41	36	120	66	23	17	62	49	23	25	303	92	33	15	51	23	12	11
DO YOU OWN A RADIO?	529	229	84	65	11	5	3	176	113	50	38	6	2	2	3	353	116	34	23	9	5	1	0	
DO YOU OWN A TELEVISION SET?	595	250	82	56	25	16	9	14	167	107	48	33	15	9	4	9	428	153	34	23	9	7	5	5
DO YOU OWN A COLOR TELEVISION SET?	231	60	9	14	311	171	78	55	44	28	7	7	139	87	45	35	137	32	2	7	12	34	33	20
DO YOU OWN A STEREO RECORD PLAYER?	308	110	24	24	228	123	63	15	87	51	16	12	95	65	36	30	221	59	8	12	135	58	27	15
DO YOU OWN AN AUTOMOBILE?	590	254	85	64	28	16	6	6	171	103	46	39	11	13	6	3	419	151	39	23	17	3	0	3
DO YOU OWN TWO AUTOMOBILES?	271	82	26	13	267	152	60	50	60	24	11	7	120	91	40	33	211	58	15	11	147	61	20	17
DO YOU OWN MORE THAN TWO AUTOMOBILES?	47	6	4	3	479	225	83	63	6	2	2	1	175	113	50	38	41	4	2	3	304	112	35	25

SOURCE: HARRISON G. FAGG AND ASSOCIATES SURVEY, 1971

TABLE 26

SELECTED FACILITIES AND ATTRIBUTES
OF HOUSING UNITS

Crow Reservation
1970

ENUMERATION DISTRICT	UNITS WITH BASEMENTS		UNITS WITH TELEPHONES		UNITS WITH COMPLETE KITCHENS	
	Number	Percent of all Units	Number	Percent of all Units	Number	Percent of all Units
3	6	28.5%	11	52.5%	20	95.2%
11	20	28.1%	39	54.9%	55	77.4%
12	35	32.7%	51	47.6%	84	78.5%
13	86	41.4%	86	41.5%	176	85.0%
14	62	25.1%	111	44.9%	226	99.5%
15	68	29.0%	82	35.0%	200	85.5%
16	113	40.5%	120	43.0%	248	88.8%
17	62	29.9%	126	60.8%	179	86.4%
20	7	77.7%	3	33.3%	9	100.0%
157	20	26.6%	33	44.0%	49	65.3%
TOTAL RESERVATION	479	(32.8%)	662	(45.4%)	1,246	(85.5%)

SOURCE: U.S. Census of Population, 1970.

Type of housing information is the subject of Table 27. It shows selected identifying characteristics by place of occupancy and Tribal District. The bulk of the reservation's houses are wood-frame variety, and a large percentage of them are built with foundations. The distribution of location of housing information presents some interesting contrasts. The smaller proportion of Indian units than non-Indian units are on town lots. Greater percentages of Indian units are on sites of less than ten acres, on non-farm sites of more than ten acres, or on part-time farms or ranches than non-occupied Indian units. However, the proportion of non-Indian units on full-time farms or ranches is over twice the level indicated for Indians. Considerable variation occurs in this characteristic between the districts as can be discerned from the table. Units in structure information indicate about a 92 percent level in one-family detached houses across the board for the reservation.

From the foregoing materials, one can derive considerable detail on structural conditions of Crow Reservation housing. In relative measure, these structural conditions on the Crow Reservation are good. About three-quarters of the housing units inventoried are structurally sound. Factors

SELECTED TYPE OF CONSTRUCTION, FOUNDATION, UNITS
IN STRUCTURE AND LOCATION
CHARACTERISTICS OF HOUSING

Crow Reservation
1971

(Percent distribution of units by Characteristic)

TYPE OF CONSTRUCTION	ALL UNITS	INDIAN OCCUPIED UNITS	NON- INDIAN OCCUPIED UNITS	AGENCY		LODGE		WYOLA		BIG		PRYOR	
				DIST- RICT	RICT	DIST- RICT	RICT	DIST- RICT	RICT	DIST- RICT	RICT	DIST- RICT	RICT
Wood Frame	83%	86%	81%	89%		83%		77%		84%		76%	
Stucco	4	2	5	2		6		4		3		1	
Log	3	4	2	1		3		7		1		4	
Brick	1	1	1	-		1		3		1		-	
Mobile Home	9	8	10	7		8		11		10		19	
TYPE OF FOUNDATION													
With Foundation	68%	72%	65%	51%		81%		68%		62%		59%	
Without Foundation	12	15	10	15		9		14		10		19	
With Finished Basement	9	5	12	12		5		15		15		8	
With Unfinished Basement	6	3	8	9		3		4		9		10	
Without Foundation	5	5	5	13		1		-		4		5	

(Continued)

Selected Type of Construction, Foundation, Units
In Structure and Location Characteristics of Housing
Crow Reservation - 1971
(Continued)

LOCATION OF HOUSING	ALL UNITS	INDIAN OCCUPIED UNITS	NON- INDIAN OCCUPIED UNITS	AGENCY DIST- RICT	LODGE GRASS DIST- RICT	WYOLA DIST- RICT	BIG HORN DIST- RICT	PRIOR DIST- RICT
On a Town Lot	34%	29%	37%	49%	38%	27%	11%	15%
On Site of Less than 10 Acres	22	37	14	29	22	20	13	16
On Non-Farm Site of More than 10 Acres	8	13	5	4	7	4	15	14
On a Part Time Farm or Ranch	5	5	4	4	4	1	6	10
On a Full Time Farm or Ranch	31	16	39	13	29	47	53	44
<u>UNITS IN STRUCTURE</u>								
One-Detached	92%	92%	92%	92%	93%	92%	94%	90%
One-Attached	2	2	2	4	1	-	3	-
Two	2	2	1	2	1	-	-	5
Three	2	2	1	1	2	3	1	2
Four	1	1	1	1	1	2	-	2
Five or More	1	1	1	1	1	2	1	1

SOURCE: Harrison G. Fagg and Associates Survey, 1971

influencing structural condition are dominated by maintenance type items on the Crow Reservation. Indians are more affected by substandard housing conditions than non-Indians. Structural sagging seems to be the dominant characteristic of housing needing structural replacement. Similar proportions of Indian and non-Indian, standard and non-standard housing exist, but Indians have a proportionately higher level of deteriorating housing. Frequency of significant maintenance among Indians is lower than that among non-Indians. Maintenance levels indicated in the Agency and Pryor districts are more frequent than in the other tribal district areas. Apparently, plumbing, water, and sewer facilities and services are more frequently lacking in units needing structural replacement on the Crow Reservation.

SUMMARY PRIORITY LISTING OF CROW RESERVATION
HOUSING PROBLEMS

1. A substantial proportion of the housing on the Crow Reservation is overcrowded. The principal part of this problem lies in the needs of large and often extended families and provisions of large houses for them underlies overcoming much of this problem.

2. Some of the Crow Reservation's housing is substandard and needs major repair or replacement to overcome a combination of problems.
3. Some of the Crow Reservation's housing lacks all plumbing facilities which should be installed to bring them up to standard.
4. A large measure of the reservation's substandard housing conditions resides in the lack of adequately frequent maintenance of the units.
5. A very small proportion of the reservation's vacant housing is available for sale or rent. If the growth anticipated in the Population and Economic Study portion of the Comprehensive Plan holds true, not enough housing will be available to meet growth needs. Further production of housing in the reservation has been at a relatively low level so it will need to accelerate.
6. The bulk of the reservation's housing problems are Indian problems and poverty related problems which will require the involvement of a variety of programs for solution.
7. The bulk of the reservation's housing problems are with owner-occupied units which will require education, technical assistance,

and financial assistance to a broad group of people if solutions are undertaken.

8. Rising total cost of new housing, housing rehabilitation, housing enlargement, and other housing improvements places it out of financial reach of substantial members of the Crow Reservation population.

Deliberate and coordinated effort is needed to affect a significant decline in the escalation of housing and improvement costs in the area.

9. The filtering-down process will not entirely solve the housing problems of large families, Indians, the poor, and elderly who cannot meet the cost of standard housing for economic reasons. Some forms of subsidy are essential for these groups.

SECTION II

STATEMENT OF OBSTACLES

The following paragraphs identify and list obstacles to solution of the Crow Reservation's housing problems in two major areas, planning and implementation. The statements, which are not exhaustive, portray several of the more important considerations in priority order.

A principal obstacle from both the planning and implementation point of view to the solution of housing problems on the Crow Reservation centers on money. Review of data available from the 1970 Census of Housing indicates that the value of housing, both ownership and renter, is today very low. The survey of reservation residents conducted early in this Comprehensive Planning effort further documented the need for money to solve housing problems on the reservation. Information derived from this survey indicated that money for housing is a principal need, but one which shares concern with funds needed to solve other problems. Conversations and interviews with reservation residents and persons concerned with reservation housing overwhelmingly identified money as essential to the reservation housing problems' solution.

Materials presented in the previous section reflect the condition of reservation housing and some of the characteristics of the people affected by it. Discussions with knowledgeable citizens and people concerned with provision of housing on the reservation also reflect similar influences. For example, in

identifying the causes of reservation housing shortages, the individuals interviewed overwhelmingly singled out income followed closely by lack of financing. While some other factors were identified by these individuals, which are also important to the housing shortage problem, these economic concerns were overwhelmingly predominant. As a matter of interest, a cause of housing shortage not identified by the analysis in Section I includes the issue of multiple-family occupancy of dwelling units, which thus render an otherwise adequate house to an inadequate status.

Further discussion with these housing related individuals surprisingly delineated groups of citizens affected by housing shortages on the reservation as first, the poor; second, the elderly; third, town people; fourth, the young; and fifth, Indians; in that order. Obviously, the economic concern is again reflected in the perception of poor being affected by housing shortages. Apparently, the multiple-family occupants is represented in the identification of elderly as affected by the housing shortages. Consequently, one could conclude that there may be a need on the Crow Reservation for projects geared to housing for the elderly.

Not only were housing shortages discussed with these housing-knowledgeable individuals, but also, was the question of substandard housing quality. Of the persons with which this matter was discussed, the average perception of substandard housing conditions was indicated at a 54 percent level, with a full range of variations from 10 to 100 percent indicated.

Most of the respondents indicated that between 50 and 80 percent of the reservation's housing was substandard. These people went on to identify groups found in substandard housing which supported the information derived from Census and survey data. This level of awareness on the part of at least some better informed individuals concerned with reservation housing is indeed encouraging. At least some local people are aware of the problem. Groups identified as being found in substandard housing were the poor, Indian, old, and unemployed or uneducated people. A recurrent theme permeates this entire housing question: the problem is a problem of the poor, of the Indian, and of the elderly. A housing program addressed to these three groups would probably do the most good on the reservation.

Another obstacle which is important to the solution of reservation housing problems is an attitudinal one. This is a broad concern, and one which is difficult to qualify adequately. It is one which is as important as the economic concern. When identifying factors which bear significantly on the problem of substandard housing, individuals with which this matter was discussed, after expressing the overwhelming concern for the economic and financial factors, identified the personal traits and characteristics of certain reservation groups as being a major problem. Personal traits, including lack of pride, concern, self-determination, desire, or initiative to do anything about the housing situation, were voiced frequently by both Indian and non-Indian individuals. Several

individuals identified the reluctance of tribal members to adapt from their family-commune system as an obstacle in this regard. This real social concern may negate some of the efforts directed to housing problem solution.

In this same regard, the whole area of communication, information, and interaction between citizen and leadership groups becomes important. Generally, there is a lack of awareness of the housing programs going on the Crow Reservation among its citizens. According to one reservation official, about a hundred new homes have been constructed on the reservation during the past five years. However, no one, with whom this matter was discussed, reflected this documented circumstance. Apparently, the principal means of communication on the Crow Reservation is the rumor. Even many supposedly informed reservation residents interviewed did not know what was going on. The attitude of reservation residents toward housing questions provides an interesting illustration of this fact. Table 28 contains tabulations of resident attitudinal responses to housing issues developed from the survey of reservation residents. One can see that a very small proportion of the residents rated any of the programs very well. While evidence presented in the report earlier documents the fact that the housing rental market is very tight, the residents of the reservation rated it as good, illustrating a lack of awareness of the real situation. While the Mutual Help Housing Projects are the newest and most tangible evidence of improvement in the housing situation on the reservation, the reservation residents

RESIDENT ATTITUDINAL RESPONSES TO HOUSING ISSUES

Crow Reservation

1971

	Excellent	Good	Average	Below Average	Poor	Don't Know	Mean Response 1-5 Scale
ALL RESERVATION RESIDENT RESPONDANTS							
The Adequacy and Acceptability of Government Housing is:	10.1%	20.6%	22.3%	13.1%	16.3%	17.6%	3.1%
In My Opinion, Low Rent Housing Projects are:	1.7%	30.8%	35.0%	16.2%	6.9%	6.9%	3.0%
Mutual Help Housing Projects, in my opinion are:	1.2%	13.8%	15.1%	18.5%	32.4%	18.9%	3.8%
Market Availability of on Reservation Private Rental Homes is:	8.3%	54.4%	25.5%	1.6%	3.3%	6.9%	2.3%
Market Availability of on Reservation Homes for sale is:	1.8%	15.7%	20.4%	21.2%	23.9%	17.1%	3.6%
ALL INDIAN RESPONDANTS							
The adequacy and acceptability of Government Housing is:	3.2%	16.0%	24.8%	21.1%	12.0%	22.0%	3.3%
In my opinion Low Rent Housing Projects are:	3.9%	22.5%	16.7%	19.9%	17.2%	19.9%	3.3%
Mutual Help Housing Projects, in my opinion are:	4.5%	23.3%	20.3%	19.8%	14.8%	17.5%	3.2%
Market Availability of on Reservation Private Rental Homes is:	0.7%	4.1%	14.0%	20.6%	33.9%	26.0%	4.1%
Market availability of on Reservation Homes for sale is:	0.2%	5.7%	12.7%	22.6%	33.0%	25.8%	4.1%

Resident Attitudinal Responses to Housing Issues
Crow Reservation - 1971
(Continuous)

	Excellent	Good	Average	Below Average	Poor	Don't Know	Mean Response 1-5 Scale
The adequacy and acceptability of Government Housing is:	1.6%	16.2%	20.2%	6.4%	10.4%	45.2%	3.1%
In my opinion, Low Rent Housing Projects are:	1.6%	15.2%	16.0%	8.0%	13.8%	45.3%	3.3%
Mutual Help Housing Projects, in my opinion are:	1.4%	18.5%	15.9%	6.6%	10.1%	47.5%	3.1%
Market availability of on Reservation Private Rental Homes is:	-	3.6%	10.8%	16.6%	29.7%	39.3%	4.2%
Market availability of on Reservation Homes for sale is	-	3.2%	9.7%	16.3%	31.7%	39.1%	4.3%

ALL NON-INDIAN RESPONDANTS

The adequacy and acceptability of Government Housing is:

In my opinion, Low Rent Housing Projects are:

Mutual Help Housing Projects, in my opinion are:

Market availability of on Reservation Private Rental Homes is:

Market availability of on Reservation Homes for sale is

TABLE 28
 Resident Attitudinal Responses to Housing Issues
 Crow Reservation - 1971
 (Continuous)

	Excellent	Good	Average	Below Average	Poor	Don't Know	Mean Response 1-5 Scale
<u>AGENCY DISTRICT</u>							
The adequacy and acceptability of Government Housing is:	2.3%	13.3%	18.4%	10.7%	12.9%	43.4%	3.3%
In my opinion, Low Rent Housing Projects are:	3.8%	15.1%	12.8%	11.5%	17.0%	39.7%	3.4%
Mutual Help Housing Projects, in my opinion are:	4.2%	16.3%	15.6%	10.7%	12.7%	40.4%	3.2%
Market availability of on Reservation Private Rental Homes is:	0.3%	7.4%	12.5%	18.0%	26.7%	39.0%	4.0%
Market availability of on Reservation Homes for sale is:	0.3%	8.4%	13.2%	16.8%	27.7%	39.5%	4.0%
<u>LODGE GRASS DISTRICT</u>							
The adequacy and acceptability of Government Housing is:	2.0%	24.4%	20.4%	19.6%	11.2%	22.4%	3.2%
In my opinion, Low Rent Housing Projects are:	2.8%	29.8%	14.5%	14.1%	16.5%	22.2%	3.2%
Mutual Help Housing, in my opinion are:	2.8%	31.9%	19.4%	14.1%	11.3%	20.6%	3.0%
Market availability of on Reservation Private Rental Homes is:	0.4%	2.8%	11.7%	14.5%	50.8%	19.8%	4.4%
Market availability of on Reservation Homes for sale is:	---	3.3	9.3%	15.9%	51.2%	20.3%	4.4

TABLE 28
Resident Attitudinal Responses to Housing Issues
Crow Reservation - 1971
(Continuous)

	Excellent	Good	Average	Below Average	Poor	Don't Know	Mean Response 1-5 Scale
<u>WYOLA DISTRICT</u>							
The adequacy and acceptability of Government Housing is:	2.9%	6.7%	26.9%	15.4%	7.7%	40.4%	3.3%
In my opinion, Low Rent Housing Projects are:	-	6.7%	9.5%	31.4%	17.1%	35.2%	3.9%
Mutual Help Housing Projects, in my opinion are:	-	6.9%	13.7%	27.5%	14.7%	37.1%	3.8%
Market availability of on Reservation Private Rental Homes is:	-	1.9%	8.6%	32.4%	23.8%	33.3%	4.2%
Market availability of on Reservation Homes for sale is:	-	1.9%	7.8	31.1%	23.3%	35.1%	4.2%
<u>BIG HORN DISTRICT</u>							
The adequacy and acceptability of Government Housing is:	-	22.4%	37.4%	10.2%	2.7%	27.2%	2.9%
In my opinion, Low Rent Housing Projects are:	-	23.1%	36.1%	7.5%	4.1%	29.3%	2.9%
Mutual Help Housing Projects, in my opinion are:	0.7%	23.8%	25.9%	8.8%	4.1%	6.7%	2.9%
Market availability of on Reservation Private Rental Homes is:	-	1.4%	21.8%	25.2%	10.2%	41.5%	3.8%
Market availability of on Reservation Homes for sale is:	-	1.4	15.6%	29.3%	10.2%	43.5%	3.9%

Resident Attitudinal Responses to Housing Issues
Crow Reservation - 1971
(Continuous)

	Excellent	Good	Average	Below Average	Poor	Don't Know	Mean Response 1-5 Scale
The adequacy and acceptability of Government Housing is:	6.4%	4.3%	10.6%	5.3%	21.3%	52.1%	3.6%
In my opinion, Low Rent Housing Projects are:	5.4%	6.5%	9.8%	6.5%	21.7%	50.0%	3.7%
Mutual Help Housing Projects, in my opinion are:	4.4%	15.6%	12.2%	3.3%	22.2%	42.2%	3.4%
Market availability of on Reservation Private Rental Home is:	1.4%	3.3%	2.2%	4.3%	31.1%	50.0%	4.5%
Market availability of on Reservation Homes for sale is:	-	1.1%	4.4%	5.6%	42.2%	46.7%	4.7%

SOURCE: Harrison G. Fagg and Associates Survey, 1971

rated this approach as below average. For significant advance to be made on the Crow Reservation with regard to housing, this kind of attitudinal obstacle must be overcome.

A third major area of concern with regard to obstacles is a positive one. The individuals with which the housing matter was discussed in detail foresaw an upward trend in housing matters. Centering on improvement of the economy, most felt that the housing situation will improve. It was noted by many that the hope of the reservation lies in its young. With more education, the growing generation wants more. They are becoming more self-sufficient and they want things nicer for themselves and their families. This recurring theme of optimism regarding reservation housing in the future is most important.

PLANNING OBSTACLES

Many of the planning obstacles to solution of the reservation's housing problems relate to its earlier reputation and experience in housing area. The reservation has lack of leadership, management skill, and expertise in the housing area. Consequently, earlier efforts in this regard were near disaster. Only in the past five years have significant housing programs been accomplished on the Crow Reservation. This is the favorable change. However, as the old saying goes, someone needs to be in charge. Several reservation residents with which this matter was discussed, indicated that while the established leadership on the reservation could initiate and support projects, someone capable

of effectively carrying out housing programs at a much more rapid pace than presently undertaken is needed. While collective efforts on the part of leadership citizens and concerned agencies can successfully initiate and support programs that deal with housing problems, a central focus is necessary to bring all these factors together and initiate action.

A number of studies have been prepared for the Crow Reservation which have failed to result in positive action toward solution of housing problems. Studies by local, state, and federal agencies all seem to point to problems in housing quality and overcrowding. Where these studies fail is in the need for establishment of a consistent system for developing the kind of housing related information needed for an ongoing process of planning to meet each of the individual communities' housing problems, recognizing that none of them exist in a vacuum, but each have a distinctive characteristics. Effective planning and implementation programs depend upon a continuous input of relevant information. To be workable, this information should be consistently and regularly reported so that it can be aggregated as needed. Today coordination of information developed within the Crow Reservation is lacking, to say nothing of the relationship between what the reservation does and programs and potentials that could be used in the area. The reservation should take stock of its various data-

gathering functions and relate one to another. Information on housing supply and demand presently is not available. Following development of needed local information, the reservation should look into development of a systematic housing information system.

Several alternative potential organizational frameworks for study planning and implementation programs for solving the Crow Reservation's housing problems exist. The Crow Tribal Advisory Commission could provide the mechanism for conduct of meaningful research and planning efforts. The Tribal Housing Authority is empowered to develop low income housing using federal assistance funds. Advantage of this resource has been taken only recently on the reservation. It has not availed itself of many of the planning programs which could be used in efforts geared to overcoming problems of its most poorly housed citizens. A further organizational mechanism in studying housing problems lies in the proposed Citizens Advisory Committee on Housing and Workable Program.

An area which needs investigation by whatever organization is selected is the privately sponsored, federally assisted housing. Private sponsors can be interested in developing certain kinds of housing on Indian reservations. They need to be approached, however, for projects of this type are now being successfully developed elsewhere. Solution of housing problems does not mean a takeover by assisted housing. Judicious utilization of these resources, however, can provide safe, decent clean housing for all of the reservation's inhabitants,

especially the poor, the Indian, the elderly, and disadvantaged whose lot must be improved before housing conditions on the reservation will become substantially better.

Not enough specific data available on the reservation is concerned with low and moderate income, elderly, young and multiple-family households and their needs. Yet these appear to be the fastest growing segments of the population and the location of the bulk of local housing problems. Informed residents interviewed could identify the big problem, as could this report, from available resource materials, but no consistency exists among any of these sources of information with regard to description of the specifics. Obvious, of course, is the prerequisite of rising the income level of people before specific action will be taken which will of itself present continuing planning problems.

Several federal programs exist which could help to fund planning and related programs. The reservation should become familiar with and utilize these to their benefit. In order to do so, the reservation must have a Workable Program for Community Improvement certified by the Department of Housing and Urban Development. This workable program is heavily concerned with local commitment to solution of housing problems.

Similarly, federal programs are available for use by the private sector which provide housing funds for people within specific income levels. Informational support for use of these programs should be developed locally, widely distributed,

and its utilization encouraged.

Presently there is not an effective means of citizen participation in development of plans and programs for solving reservation housing problems. Establishment of a needed formal mechanism for such involvement could be provided by a Citizen Advisory Committee as required for workable program purposes also. This committee could serve a useful purpose by assimilating housing and program information and for providing local reaction to private and public actions related to housing needs. They could help realize several housing goals and overcome the housing misunderstanding and attitudes identified earlier.

IMPLEMENTATION OBSTACLES

The overwhelming evidence presented by data gathered and interviews and discussions with persons informed on reservation housing matters indicates that economic considerations are predominant. As stated distinctly by one Indian resident interviewed, the situation is simply: "no jobs, no income, no decent housing!" The lack of money certainly is recognized on the reservation as a barrier to the solution of local housing problems. The cost of construction and maintenance is rising each year. Financing is not available in many instances on reservation trust status land. With the past trend in employment and income growth on the reservation, documented in the Population and Economic Study, it is no wonder, for there is no doubt that the reservation's economic development must precede implementation of programs

designed to overcome significant housing problems.

Because of the economic situation, considerable use and advantage must be taken of the various federally funded assisted programs to produce additional housing, and to upgrade and enlarge that which is here. Two Tables are presented at this point to illustrate the characteristics of value of housing presently on the reservation. This information should tend to reinforce the need for use of considerable subsidization. Table 29 presents a distribution of all owner occupied and for sale vacant units by value level. From this table one can determine that about three-quarters of the reservation's owner-occupancy type housing is valued at below \$10,000, yet it is near impossible in today's economy to produce adequate housing at that price level. Table 30 shows a similar distribution of rental levels for renter-occupied housing. Again, over half of the rental units on the reservation rent for less than \$60 a month, and nearly a quarter of them are no cash rent units. This information indicates a level of financial commitment that can be made by reservation residents for housing.

Further data are presented on the economics of housing through Table 31 which details the ownership and financing of housing characteristics on the reservation. Specific attention is directed to the various financing types used by Indian and non-Indian occupants. The bulk of the housing on the reservation is self-built and financed. Some 45 percent of the units are financed through use of some kind of federal program, the largest being the Tribal programs.

TABLE 29

DISTRIBUTION OF ALL OWNER OCCUPIED AND
VACANT FOR SALE UNITS BY VALUE LEVEL

Crow Reservation
1970

ENUMERATION DISTRICT	UNDER \$5,000	\$5,000- \$9,999	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000 And Over
3	-	-	-	-	-	-
11	5	5	2	2	2	-
12	5	11	3	2	-	-
13	48	40	14	5	1	-
14	31	44	7	4	2	2
15	11	28	16	1	2	-
16	16	14	5	-	-	-
17	-	3	2	-	1	-
20	-	-	-	-	-	-
157	-	-	-	-	-	-
TOTAL	116	145	49	14	8	2
RESERVATION	(34.7%)	(43.4%)	(14.7%)	(4.2%)	(2.4%)	(0.6%)

SOURCE: U.S. Census of Housing, 1970.

TABLE 40

DISTRIBUTION OF ALL RENTER OCCUPIED
UNITS BY RENTAL LEVEL

Crow Reservation

1970

RENTAL RATE PER MONTH

ENUMERATION DISTRICT NUMBER	RENTAL RATE PER MONTH					\$120 +	WITHOUT CASH RENT
	UNDER \$40	\$40- 59	\$60- 79	\$80- 99	\$100- 119		
3	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-
12	5	3	-	-	-	-	8
13	10	19	18	-	-	-	18
14	22	22	12	-	1	9	12
15	10	2	-	-	-	-	7
16	8	5	-	-	-	1	12
17	11	23	21	1	-	1	8
20	-	-	-	-	-	-	-
157	-	-	-	-	-	-	-
TOTAL	66	74	51	1	1	11	65
RESERVATION	(24.5%)	(27.5%)	(18.9%)	(0.4%)	(0.4%)	(4.1%)	(23.3%)

SOURCE: U.S. Census of Housing, 1970

TABLE 31

OWNERSHIP AND FINANCING OF HOUSING

CROW RESERVATION

1971

(Percent Distribution of Units By Characteristic)

	ALL UNITS		INDIAN NON INDIAN UNITS		AGENCY GRASS DISTRICTSDISTRICT		WYOLA BIG HORN DISTRICT DISTRICT		PRYOR DISTRICT	
	UNITS	%	UNITS	%	UNITS	%	UNITS	%	UNITS	%
Ownership Status										
Owned by Resident	12	60%	11	53%	12	53%	15	51%	3	53%
Being Bought by Resident	15	13	19	11	27	10	11	15	15	3
Rented For Cash	13	10	17	19	8	7	26	17	14	15
Occupied Without Cash Rent		7		17		11		17		14
FINANCING TYPE USED										
Mutual Help Housing Program	1	6%	1	3%	2	3%	2	2%	3	3%
Low Rent Housing Program	11	1	15	1	25	1	3	2	6	6
Government Housing Program	14	31	2	18	18	18	10	13	7	7
Tribal Housing Program	3	1	3	1	1	3	3	5	1	1
Low Income F. H. A. Housing	4	1	6	3	3	3	4	4	0	0
Moderate Income F. H. A. Housing	5	2	7	2	2	6	3	15	5	5
Farmers Home Housing Program	1	1	1	1		2		10		
Veterans Administration Housing	55	48	61	37	37	62	65	50	77	77
Self Built and Financed										

Source: Harrison G. Fagg and Associates Survey, 1971

Considerable opportunity should exist for all these types on the reservation.

Reservation residents, in their present economic situation, need to spend money on things other than housing. Through a survey of reservation residents, several characteristics of distribution have indicated monetary needs of reservation residents was determined. Table 32 summarizes the information gathered in this regard. One can see from the table that about 20 percent of the need for additional money on the reservation is for housing and 80 percent for other things. Data was desegregated in this table between all respondents and apparent poor respondents. Of course, the apparent poor respondents needed more money for basics than the total respondents, yet their perception of monetary needs for housing was similar to that of the total population.

In summary of these obstacles, the favorable outlook of many reservation residents for the local economy is a plus factor. Certainly, individuals interviewed saw older problems persisting and new ones arising in the local situation. There is a feeling, however, of rising levels of aspiration and expectation among the young on the reservation, which combined with higher educational attainment and increased economic opportunity, could help to overcome these here and now economic problems.

Simply the provision of additional housing is not going to solve problems altogether. There is a social factor involved in the cultural system of the Indian resident that

INDICATED MONETARY NEEDS OF RESERVATION RESIDENTS

Crow Reservation
1971

PERCENTAGE DISTRIBUTION OF RESPONSES

PURPOSE FOR WHICH MORE MONEY IS NEEDED	TOTAL		INDIAN		NON-INDIAN	
	ALL RESPONDENTS	APPARENT POOR 1/	ALL RESPONDENTS	APPARENT POOR 1/	ALL RESPONDENTS	APPARENT POOR 1/
Housing	20.4%	21.0%	24.3%	21.1%	18.3%	16.2%
Clothing	8.2%	14.8%	10.6%	15.0%	8.3%	11.1%
Food	7.5%	17.8%	10.2%	17.6%	6.4%	20.2%
Appliances or furnishings	8.9%	10.9%	13.0%	10.8%	6.4%	12.1%
Better Automobile	7.9%	9.9%	8.9%	9.5%	7.3%	16.2%
Business Capital	21.1%	6.5%	13.3%	6.3%	25.5%	9.1%
Education	13.9%	7.4%	14.2%	7.3%	13.7%	9.1%
Farm Equipment or Supplies	12.1%	11.7%	5.5%	12.4%	14.1%	6.0%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

1/ Includes all respondents receiving commodities or food stamps.

SOURCE: Harrison G. Fagg and Associates Survey, 1971.

must be recognized and dealt with. Indian family ties tend to be very strong and extend family relations are very important. Indians tend to share in a communal way of life, which many still find a comfortable situation. Recognizing this, it would behoove those who provide housing to develop some housing capable of accommodating this situation. Information was presented earlier in the report on very large occupancy of housing units. Some of this problem is not just big primary families, but it involves big extended families. There are two alternatives in this regard. The first is a revision of these people's values in this relationship. The second alternative lies in producing housing in which this social system can operate. Though is is beyond the preview or capability of this study to decide which is better, the technical potential of producing appropriate housing to accommodate large extended families seems easier and more straight forward than producing cultural change.

Follow-up service for public housing has proved to be a necessity. Many of the occupants of substandard housing on the reservation do not have the know how or the incentive to maintain it. The Mutual Help Housing, developed at Crow Agency, was followed up by an extension service designed to help train occupants of the units in their proper maintenance. This type of service should be provided to each housing project created on the reservation in future years to insure its long term utilization.

Future housing needs of the reservation between 1970 and 1980 will be greater than ever experienced on the Crow Reservation. Expanding employment opportunity, in line with the reservation's economic potential, will continue to further the reservation's population growth. As of 1970, the reservation's population was established by the Census of population to be 5,630 people and an increase of 856 during the decade of the sixty's. This rate of growth is predicted to continue in the future with an additional 1,140 residents anticipated by 1980. Housing production fell below the reservation's growth during the 1960's. It will have to accelerate to accommodate anticipated future growth and to overcome present deficiencies.

A substantial number of additional housing units will be needed during the decade of the seventy's. To satisfy this need, between approximately 250 and 325 new housing units will be required by 1980. An estimated range of from 25 to 33 new homes per year, to accomodate growth alone by 1980, must be constructed. Annual average construction during the 1960 to 1969 period was far below this level, so home building must increase annually. This increase includes only part of the total annual production foreseen as necessary. Construction in excess of this level did occur in 1970 with the construction of the Mutual Help houses. This required production increase is not unprecedented, but has not been the usual circumstance on the reservation.

The required level of home building activity will place the Crow Reservation in a completely different league than

a few years ago. Physical problems, especially with regard to land ownership and its implications on obtaining financing, place severe limitations on some local residential construction. Meeting this level of growth will require substantial public investment for water and sewer facilities, streets and other public works. For example, this amount of new housing development will require considerable system capacity increase in the local water systems. Using 450 gallons per day as the average per household consumption would indicate a requirement for an additional capacity of between 112,500 gallons per day and 146,250 gallons per day by 1980. Similar treatment facility capabilities will be required for sanitary sewage.

Factors relating to choice of housing location will also become important as economic opportunities are developed. Needless to say, certain economies could be realized through the concentration of housing development in the reservation towns. This, of course, should be evaluated against the desires of the reservation residents to live in these locations. More than one individual interviewed foresaw new problems arising from some people moving into communities and low-rent quarters from their country homes, where they have lived in the past. The possibility of these problems must be recognized in determination of new housing unit locations.

With regard to providing housing to accommodate anticipated reservation growth, present level of available housing vacancy must be recognized. Table 33 documents the status of vacant housing on the Crow Reservation. Overall,

TABLE 33

STATUS OF VACANT HOUSING

CROW RESERVATION

1970

A V A I L A B L E

ENUMERATION DISTRICT NUMBER	TOTAL VACANT		FOR SALE		FOR RENT		COMBINED VACANCY RATE	OTHER VACANT	VACANT SEASONAL
	NUMBER	PERCENT OF TOTAL HOUSING	NUMBER	RATE	NUMBER	RATE			
3	1	4.7%	-	-	1	11.1%	11.1%	-	-
11	3	4.2%	-	-	-	-	-	3	-
12	6	5.6%	1	1.7%	1	3.6%	4.9%	4	-
13	19	9.2%	-	-	5	7.5%	7.5%	14	-
14	19	7.7%	-	-	14	16.1%	16.1%	5	-
15	50	21.4%	-	-	3	7.5%	7.5%	31	16
16	25	8.9%	-	-	5	6.9%	6.9%	17	3
17	24	11.6%	1	1.2%	6	5.9%	7.1%	8	9
20	0	-	-	-	-	-	-	-	-
157	22	29.3%	-	-	-	-	-	10	12
TOTAL RESERVATION	169	11.6% (100.0%)	2	0.2% (1.2%)	35	10.0% (20.6%)	10.2%	92 (53.8%)	40 (24.4%)

SOURCE: U. S. CENSUS OF HOUSING, 1970

it shows a 10.2 percent vacancy rate. However, the number of units vacant as of the 1970 Census that were available for sale or rent was only 37 units, with some 92 units, or over half, in the "other" vacant category. Many of these "other" vacant structures are uninhabitable. Furthermore, Table 34 shows some selected characteristics of vacant for-rent housing on the reservation by Enumeration District. The rental rates are reasonably low, but the size of units is also small. Some 43 percent of these units lack some plumbing, therefore, the existing stock of rental housing can only contribute in a limited way to overcoming local housing problems and much of it must be upgraded before it can be considered standard.

Overcoming many of these obstacles will provide enough housing to achieve the housing goal stated. Solution of the Crow Reservation substandard housing problems, reducing overcrowding, and meeting future growth requirements indicate a need for production between 780 and 860 housing units during the next ten years. This production would average between 78 and 86 units per year. Production of housing at this level is twice the volume produced in the last year on the reservation. Table 35 summarizes this need and contains cost estimates attendant to the actual housing construction. Regardless of the accuracy of this forecasts, what is indicated by these figures is that the production of housing on the Crow Reservation must increase substantially. Considering the presence of numerous constraints present, this seems indeed an ambitious undertaking. If the Crow Reservation is to

TABLE 34

SELECTED CHARACTERISTIC OF VACANT FOR RENT HOUSING

CROW RESERVATION

1970

ENUMERATION DISTRICT NUMBER	UNITS WITH ALL PLUMBING	UNITS WITHOUT ALL PLUMBING	AGGREGATE NUMBER OF ROOMS	AVERAGE NUMBER OF ROOMS PERCENT	AVERAGE RENTAL RATE FOR VACANT UNITS	AVERAGE RENTAL RATE FOR UNITS WITH ALL PLUMBING
3	-	-	-	-	-	-
11	-	-	-	-	-	-
12	-	-	-	-	-	-
13	2	3	18	3.6	\$45	\$55
14	7	7	50	3.6	\$51	\$46
15	-	-	-	-	-	-
16	3	2	21	4.2	\$59	\$72
17	5	1	25	4.2	-	-
20	-	-	-	-	-	-
157	-	-	-	-	-	-
TOTAL RESERVATION	17	13	114	3.8	\$52	\$58

SOURCE: U. S. CENSUS OF HOUSING, 1970

SUMMARY ESTIMATED HOUSING NEEDS

1970-1980

Crow Reservation

RANGE OF ANNUAL AVERAGE HOUSING UNITS REQUIRED		HIGH ESTIMATE	
LOW ESTIMATE			
Number of Units	Estimated Value of Construction	Number of Units	Estimated Value of Construction
11	\$ 178,500	11	\$ 178,500
Replace 105 units which are over- crowded, lack plumbing facilities and are in deteriorated condition. (105 units @ \$17,000 average/unit = \$1,785,000)			
32	\$ 94,500	32	\$ 94,500
Enlarge, remodel and rehabilitate 315 overcrowded units which are structurally sound and have all plumbing facilities. (315 units @ an average of \$3,000/unit = \$945,000)			
10	\$ 140,400	10	\$ 140,400
Build 104 new units to overcome part of the multi and extended family residence in single family units (104 units @ \$13,500 average/ unit = \$1,404,000)			
25	\$ 375,00	33	\$ 487,500
Accomodate anticipated future growth by providing between 250 and 325 units in 10 years. (250-325 units @ \$15,000 average/unit = \$3,750,000-\$4,875,000)			
TOTALS			
ANNUAL AVERAGE	\$ 788,400	86	\$ 900,900
CUMULATIVE (10 Years)	\$7,884,000	860	\$9,009,000

SOURCE: Harrison G. Fagg and Associates Estimate.

realize its growth potential and provide each family with a safe, decent, and adequate home, it must address itself to this level of acceleration.

Accomplishment of this objective will require a planned and coordinated program of housing development, so that efforts of all the various participants in the development of housing, public and private, will be working in the same direction. Such a program can become reality only if local officials are willing to assume the leadership necessary for its conduct. If they do, the Crow Reservation will add between \$788,000 to \$900,000 a year to its economy. Perhaps this will provide for some of the economic advance needed by the Crow Reservation.

The price of future housing development on the Crow Reservation to the consumer is a critical consideration. Lack of sufficient incomes by many of the reservation's residents to meet the rising costs of standard housing is a significant obstacle. Production of non-subsidized housing units on the reservation is not sufficient to meet the demand requirements of the population even if they could afford standard housing. Housing needs of middle and upper income families, which are primarily farm families, can be accommodated by a private sector. If inflation does not climb too rapidly, this is likely to continue in the future. The housing production problem on the Crow Reservation is with low or moderate income households. New houses on the Crow Reservation today sell from between \$10,000 and \$15,000, requiring family incomes of between \$4,500 and \$7,000 per year. While limited amounts

of housing produced sells for these prices and above, many of these families residing on the reservation do not earn the required income to purchase even the lowest priced new standard housing. Government action is needed to assist low and moderate income families to purchase or rent adequate housing. Also, government action is needed in helping to plan and direct development of private and public housing on the reservation.

The question then becomes what governmental actions can help provide this needed housing at prices low enough for low and moderate income families. One alternative would involve an attempt to lower the price of housing. Realizing that the diversity of participants on the process of producing housing cost cuts would have to be made in several steps in the process before a significant reduction in the total housing costs could be realized. This would include such areas as land development costs and profits. Many of these cost elements reflect regional considerations and cannot be significantly altered by local action. The organization to accomplish cost reduction locally would have to be very strong, in order to become effective. If a locally developed break-through package could be put together, which would have to be a regional project to gain significant scale, perhaps a reduction in housing processes could be realized. The time dimension, however, is important. Housing is needed now and such an effort would take time to develop.

A second alternative to solving the housing supply-demand

relationship for low and moderate income families lies in the possibility of increasing their income. The potential for accomplishment of this was documented in the Population and Economic Study. Employment opportunities can be developed in the area, but many of the opportunities identified are not of a high enough income variety to meet housing costs in light of present supplies. Raising incomes to the levels required to meet private sector housing costs, while being desirable, would also take too long to solve the current housing problem.

A third alternative solution for providing houses at a price that is consistent with family incomes would involve utilization of the various subsidized housing programs available which employ federal assistance funds. Such assistance in financing costs for new or existing housing for low and moderate income families may be provided through a number of different programs. The listing of some of the applicable ones is contained at the end of this report. Rating this alternative solution to the contents of Table 35, one would conclude that virtually all the production, enlargement, remodeling and rehabilitation of housing to overcome present substandard conditions would have to be subsidized. In unit terms this implies federal program involvement with about 76 units per year at a cost commitment of over \$400,000 per year. Utilization of such assistance, if it is available, seems to be the most realistic approach to bringing adequate available housing into balance with incomes of families on the Crow Reservation.

Another alternative which may prove to be locally desirable involves intensive use of modular housing and mobile homes on the reservation. To be effective, local area arranged financing would have to be available, local codes and ordinances would have to permit the use of these materials and building techniques and a company capable of this scale of development would have to be developed or attracted to the area before a significant impact can be made.

A primary obstacle to solving the problems of housing for low and moderate income families relates to the utilization of available federal programs. The Crow Reservation should encourage development of such assisted programs by the private sector in providing any assistance it can in this effort. Further, the reservation should work with private and institutional sponsors willings to develop various subsidized rental housing projects. And finally, the reservation should avail itself of the resources of its housing authority to provide the proper amounts of lowest rent public housing apparently needed. Utilization of these programs in the near future is essential.

It is realized, locally, that red tape often deters utilization of federal programs. With increased utilization of these programs within the state and a continued decentralization of the problem of Housing and Urban Development's decision-making machinery, it is anticipated that this obstacle can be overcome.

The Crow Reservation needs laws to help guide new

development to a high quality and to help preserve the older development in existence. These codes will be in part responsible for an increased quality of housing conditions. Codes and ordinances, collectively, constitute a significant obstacle area to solving the Crow Reservation's housing problems.

The reservation needs ordinances containing contemporary provisions for a variety of housing types at various intensities. It should provide for the utilization of modular units and mobile homes. Realistic requirements per unit should be included. Specific zones need to be provided for development of multi-family and mobile home housing without excessive minimum standards.

The Crow Reservation also needs to accept subdivision regulations to establish requirements for creation of new subdivisions. The Tribal Advisory Commission should be responsible for review of subdivision plats once one is adopted. Adequate records of maintenance and enforcement of these regulations is needed.

The reservation should adopt a building code and designate an appropriate person to administer it. This code and its enforcement can provide a satisfactory tool to guide new construction activity on the reservation. Also, an electrical code, a plumbing code, a gas code, and a fire prevention code would be desirable. Obviously, for these codes to be of any value, the reservation needs to designate an enforcement officer for each and records must be maintained on their enforcement.

Codes and ordinances are an obstacle to solving the Crow Reservation's housing problems because of their non-existence. The present planning program will develop codes during the next year. It is recommended that a systematic enforcement procedure and record-keeping method will be needed for benefit to be derived from them. It would be desirable if the codes enacted specified performance standards rather than specific details in order to allow considerable flexibility solving housing problems. Periodic reporting of codes activities is desirable.

The lack of a housing code is a deterrent to housing quality. A housing code is the only tool by which improvement of existing or substandard overcrowded housing can be required. This is necessary. A Concentrated Code Enforcement Program should be initiated in the reservation once adequate codes have been adopted. With enactment of an adequate housing code, it should be expected that considerable upgrading to compliance could be accomplished within five years.

Other obstacles to solution to the Crow Reservation's housing problems exist. They are lumped together in the following statements. Because of the reservation's tight housing market situation, there are no relocation sources available within the reservation to accommodate people displaced by public action. This constitutes potential limitation on enforcement of codes and other programs geared toward elimination of substandard housing. The State of Montana does not maintain a housing program which can help

the reservation overcome its apparent inability to solve its own housing problems. Consequently, the reservation must rely solely on federal assistance with its bureaucratic red tape, delays in funding and review of applications, and related inconveniences. The reservation's lack of a capital improvements program fails to insure that it will develop the necessary public works in areas of housing development. These improvements are generally related to environmental conditions in which housing exists. Development of the necessary improvements in developing housing areas is essential and should be given significant local priority.

SECTION III
STATEMENT OF OBJECTIVES

Based upon the foregoing identification of problems and obstacles to their solution, four major objectives become apparent with regard to the Crow Reservation's housing during the next three to five years. In summary, they are:

1. Provision of adequate housing for each reservation resident to meet individual and family physical and psychological needs.
2. The production of housing to meet anticipated population growth should be accelerated.
3. Mechanisms should be established and utilized to develop, rehabilitate, and improve housing at cost levels which are consistent with the income levels present within the reservation.
4. A complete program of up-to-date and adequate codes and ordinances and an implementation program therefore, should be developed by the Crow Reservation to guide future housing development and to help eliminate substandard housing.

Provision of adequate housing for each reservation resident will be a significant undertaking. This will include overcoming not only physical problems, but economic and social ones. Probably

first and foremost will become the need to inspire a desire for and anticipation of housing improvement in the occupants of substandard housing. Once this motivational force is created, deliberate action will be needed to improve, expand, rehabilitate existing housing, and produce new housing to replace that which cannot otherwise be brought up to an acceptable standard. Social change will be necessary in some housing situations where three or four households reside in one house, thus, seriously overcrowding it. In others where large families exist, large houses will be needed. Accomplishment of this work will require creation of effective productive machinery. Because of cost factors and seasonal conditions in the area, factory methods of building houses, rooms, and house parts seems most desirable. Perhaps a modular housing factory could be established on the Crow Reservation which could produce a low cost structurally sound and usable housing unit suitable for either use in towns or in rural areas. This basic house should be modular and expandable to the size in rooms needed by any sized family to avoid overcrowding. Of course, all plumbing, heat, power, and related facilities must be part of such units.

Locational shifts in population to town sites may become necessary for economic provision of utilities for these units. Development of reservation communities also seems desirable from a social point of view in that perhaps this step can help overcome local attitudinal problems and improve communications between individuals.

Acceleration of the production of housing will require the Crow Reservation's participation in regional and statewide housing plans and studies. Characteristics of housing needs and related socioeconomic data on the reservation are part of the necessary significant aggregate data needed to justify housing production. Local studies should be accomplished regularly to determine family housing needs by income groups, tenure, vacancy ratios, number of elderly, family size and composition, and race. Studies in housing preferences should be made. Analysis of existing housing by condition, services, location, size of units types of, and user costs should be accomplished. In combination, the foregoing information should be analyzed and conclusions drawn regarding housing shortages by cost ranges, location, size, and types of units.

Further, to produce enough housing to meet anticipated needs, the reservation must promote the

efficient and intelligent utilization of its land and other resources. This will require increased efficiency in public services and facilities, thus, implying a need for concentration of reservation residents into larger communities than typical today. Utilization of a broader range of housing types, including modular units and mobile homes, may be necessary to provide sufficient quantities of housing. As was identified in the Population and Economic Study, the potential exists for production of modular units on the reservation for local use as well as for export to nearby cities. Establishment of such a plant would increase the reservation's housing production capability. Anticipating growth, the Crow Reservation should designate needed land to provide sites for necessary community facilities in advance of their need. They should plan land use consistently with land development potentials and should program development of necessary public works in advance of their need.

Realization of the goal of providing housing which people can afford will require that the Crow Reservation increase and enhance participation by both the public and private sector in the low and moderate income housing market. Optimum use should be made of Federal housing, relocation, interest

subsidy, and technical assistance programs. To do this, the Crow Reservation should utilize available housing development personnel of the various Federal and state agencies involved therewith in order to coordinate local efforts with those of larger governmental jurisdictions. Inter-agency cooperation is essential to the success of a housing program. Governmental bodies involved must recognize and become sensitive to economic constraints that time place upon the private sector. Locally, code enforcement officers and other officials should deliberately minimize unreasonable constraints to private development of low and moderate income housing. Local identification of housing market opportunities would be valuable.

In order that the private sector will be heavily involved in solving the reservation's housing problems the attractiveness, marketability, and production of lower cost housing should be realized. Owner occupancy should be emphasized. Local and regional planning efforts should continually direct themselves to solving housing problems. Increased utilization of prefabricated house parts, modular buildings, mobile homes, and other factory methods which tend to lower housing costs should be encouraged. Any codes restrictive to this technology should not be adopted

before it is modified to performance types which specify desirable objectives and not specific materials and methods. Also, code variances should be provided for in development of local regulations where an innovative technique could be utilized which did not conflict with the intent of the ordinance.

More use should be made of Federal Housing Assistance Programs. Better market information is necessary to identify specific areas of the reservation and residents who potentially qualify for the various applicable programs. A continuous housing inventory and analysis system related to the entire region is needed and should be developed with supports from individual jurisdictions. The general public needs to be educated and motivated to action with regard to the opportunities, economic advantages, and personal enrichment derived from solving local housing problems. Additional constraints to private or institutional sponsorship and development of low and moderate income housing must be overcome. Tribal government should be responsive to the needs of agencies or organizations willing to help overcome any community's housing problems.

In the long run, raising incomes and capabilities of low and moderate income families will help overcome housing problems. Development of the quantities

of housing apparently needed on the Crow Reservation elsewhere within its potential marketing orbit will require significant addition of workers in the construction trades industry. Recruitment and training programs involving local people for this industry should be initiated. Formation of local firms in various construction specialties, especially related to modular methods, seems to be a logical outgrowth of the local demand for housing.

Likewise, family incomes could be increased by increasing the number of workers per household. Availability of day care facilities should make it possible for many housewives to take on part-time or full-time employment. Also, training programs for these individuals geared to local employment opportunities seems relevant. The efforts of other local social, educational, transportation, and health agencies should be coordinated toward the objective of greater employment participation among low and moderate income families.

Several specific objectives can be identified related to local codes and ordinances. The most prominent is that the reservation should adopt and enforce a housing code. Also, they should adopt locally acceptable standard construction codes in the latest editions and where standards

contained in them conflict with today's technology, these codes should be superceded by performance codes which specify performance standards. Enforcement of the housing, building, and construction codes should be initiated systematically handled, and enforcement of codes coordinated. Records should be maintained on all enforcement activity. The zoning and subdivision regulations should be geared to creating a quality housing environment through application of informed forethought to regulating its development.

SECTION IV
STATEMENT OF PLANNING ACTIVITIES

The following paragraphs describe planning activities recently carried on by the Crow Tribal Advisory Commission relating to housing. Also, a number of studies were reviewed accomplished by regional, state, and federal agencies which relate to housing problems in the state, reservation, individual communities, and other Indian reservations.

Planning activities or work elements which are currently being accomplished through an Urban Planning Grant under section 701 of the Housing Act of 1954, as amended relate importantly to Crow Reservation housing. Planning elements include the current year's portion of the Comprehensive Plan are:

- A. Public Information Program
- B. Goals and Objectives
- C. Preparation of Basic Data
 - 1. Existing planning materials
 - 2. Base maps
 - 3. Land use survey
 - 4. Land ownership survey
 - 5. Condition of structures
 - 6. Economic base study
 - 7. Population study
 - 8. Ecological study

D. Preparation of the Plan

1. Concept studies
2. Housing element
3. Circulation and transportation
4. Utilities element
5. Public services
6. Social planning
7. Community facilities planning
8. Land use element
9. Governmental organization
10. Codifying reservation laws
11. Master data index
12. Preliminary plan

Secondly, a number of studies have been accomplished or are presently underway by various organizations for the Crow Reservation or related thereto which relate indirectly to its housing situation. Those include:

1. Overall Economic Development Study - Stanford Research Institute - 1962
2. Overall Economic Development Plan Annual Reports - 1963 - 1965 - 1967 - 1969
3. Indian Population and Housing Characteristics - Missouri River Basin Investigations - 1969
4. Crow Housing Situation - Bureau of Indian Affairs - 1965

5. Crow Tribal Land Lease Study - Bureau of Indian Affairs - 1968
6. Economics of Camping in the Big Horn Area - Economic Development Administration - 1969
7. Feasability Study for Water Supply and Distribution in Crow Agency - Hardin - Economic Development Administration - 1970
8. Crow Indian Social and Economic Survey - Brigham Young University - 1968
9. The Big Horn River Area - Billings Geological Society - 1962
10. A Development Plan for Crow Agency - Bureau of Indian Affairs - 1965
11. Development Opportunities - Crow Indian Reservation - Office of Economic Development - 1967
12. Crow Tribal Centennial - Crow Tribe - 1968
13. Federal Assistance Programs for Minority Business Enterprise - Office of Economic Development - 1969
14. Crow Indian Reservation Industrial Survey - Bureau of Indian Affairs - 1959
15. Family living on the Crow Reservation - U. S. Department of Agriculture - 1962
16. Miscellaneous Land Use and Production Reports - Bureau of Indian Affairs

17. Yellowtail Reservoir Recreation Planning Report - Bureau of Reclamation
18. Plains Indians and Urbanization - Stanford Research Institute - 1968
19. Land Use Inventory and Record - Bureau of Indian Affairs
20. Montana's Human Resources - Montana State University - Circular 231 - 1961
21. Indians in Agriculture III - Bulletin 542 - Missouri River Basin Investigations
22. Indians in Agriculture IV - Bulletin 555 - Missouri River Basin Investigation
23. Crow Land Purchase Program - Bert W. Kronmiller - 1954
24. Montana's Agricultural Treasurer - Big Horn State Bank - 1958
25. Montana's Tourist Lodging Business - Business Review - 1959

These studies both directly and indirectly relate to housing on the Crow Reservation. In light of the importance of economics to the housing situation, the accelerated pace of industrial employment growth with which many of these studies were concerned deserve considerable attention as has been focused through these studies upon the area, its problems, and its potentials.

Most people desire for their family to live in decent housing, but there are often problems which preclude many from fulfilling that want. Some of these problems involve the lack of adequate income, underemployment, and unemployment, and shortage of standard housing units on the Crow Reservation. Even the basic desire for standard housing is not present in many instances. These problems will not be solved overnight. Priorities need to be established and a realistic program of solutions proposed to solve the Crow Reservation's housing problems soon.

Proceeding from the previously identified studies, each of which was reviewed during preparation of this study, along with completion of the Comprehensive Plan elements currently underway, some future planning activities related to housing to be undertaken during the next four years are identified below. This future work program for housing includes identification of activities necessary, manpower, cost, and timing implications.

In the first year, the reservation's Comprehensive Plan should be completed. The following is a list of the planning elements to be completed within the next fiscal year and the costs and funding attendant thereto.

COORDINATION AND FINAL PLAN PREPARATION

1. Public Information Program		\$ 674.00	
2. Special Studies & Plans			
A. Beautification	2,775.00		
B. Law and Order	<u>1,043.00</u>		
	3,818.00	3,818.00	
3. Operations Management		2,898.00	
4. Codifying Reservation Laws		13,623.00	
5. Comprehensive Plan			
A. Final Plan Report	4,365.00		
B. Master Data Index	<u>2,480.00</u>		
	6,845.00	6,485.00	
		<u>\$27,858.00</u>	\$27,858.00

IMPLEMENTATION OF THE PLAN

1. Capital Improvements	6,286.00		
2. Zoning Ordinances	5,159.00		
3. Subdivision Regulations	1,883.00		
4. Housing & Construction Codes	1,820.00		
5. Management Systems	<u>2,898.00</u>		
	18,046.00	\$18,046.00	\$18,046.00

SUB-TOTAL OF PROGRAM COSTS \$45,904.00

Travel	300.00		
Legal Services (Inspection)	550.00		
Miscellaneous	<u>1,142.00</u>		
	1,992.00	1,992.00	

TOTAL PROGRAM COSTS \$47,896.00

SOURCE OF PROGRAM FUNDING

H.U.D. 701 Planning Grant	35,922.00		
Tribal In-Kind Services	4,979.00		
Tribal Cash Contribution	<u>6,995.00</u>		
	\$47,896.00	\$47,896.00	

Preliminary to any planning or implementation activities which would lead to improvement of the Crow Reservation situation is the appointment of a Citizens Advisory Committee for Housing and Worakable Program activities as described in detail in a

following section of this report. This committee would serve a number of purposes as later identified, and, with appropriate leadership, necessary supportive staff and consulting services, could become the focus of activities for local solution of local housing problems. A certain amount of planning would have to be accomplished by elected officials in regard to the appointment of such a committee. A detailed statement of their powers and duties should be prepared as well as a set of bylaws along with organizational and procedural guidelines for their use. It is recommended that the reservation retain a consultant to work with them in developing these materials. The time required would be about one month with an estimated cost of \$2,500.

Secondly, in order to preserve existing housing stock as well as to guide future housing development, the Crow Reservation should undertake a compaction of its Comprehensive Plan including a number of planning activities relating to codes and ordinances. The most important of these actions would be adoption of a housing code. Development of this code as an element of the Comprehensive Plan will proceed from an acceptable standard code, subject to review and amendment to reflect local desires. Also, the reservation should complete preparation zoning ordinance and subdivision regulations as will be under next

year's contract. Local construction codes as well as the fire prevention code should be updated to the latest edition of each utilized. These changes should accommodate changing technology in the building industry. The reservation should establish effective and coordinated record-keeping procedures for all of their codes and ordinances. A management consultant should assist in developing the systems necessary for accomplishment. Finally, a reservation policy should be formulated which provides for annual official review of each of the codes related to housing and amendment if, at that time, it is deemed necessary. This official review should also examine the records of code enforcement activity for the entire year. Time to accomplish the work will take one month at a cost of \$3,000.

A third major portion of the future planning activities recommended for the Crow Reservation is concerned with upgrading the existing housing stock. A first portion of this upgrading involves recommending to the reservation that they adopt an ordinance requiring residential occupancy permits. Briefly, these permits are very similar to a typical commercial occupancy permit system which requires that new tenants or owner occupants of housing apply for permission to occupy a building or part thereof. The nature and number of occupants including family relationships must be specified in such an application.

The building, in turn, is inspected for both capacity and condition before the permit would be issued. Capacity of the building is specified on the certificate. This step is addressed to the most serious of substandard housing conditions, that is, overcrowding. Before a permit can be issued, any serious deficiencies must be cleared up. An occupancy permit ordinance in no way would establish new standards for zoning, building, or housing codes. It would simply seek to secure the enforcement of such codes at a critical point, namely when there is a change in the residential unit's occupancy. A number of advantages of a permit system exists.

1. It guarantees a continuous rehabilitation of housing because as turnover increases, maintenance must also increase. It is a realistic conservation approach for the Crow Reservation's housing stock.
2. Such a program would eliminate fears of both owners and occupants of housing resources, in terms of preventing undesirable action on the part of either party, particularly people who would take advantage of substandard housing conditions.
3. Such a program tends to implement the principle of insuring the prospective purchasers have the capacity to pay for housing they buy.

4. The occupancy permit system retains confidence in communities on the part of property owners and residents and their confidence in the capacity of local authorities to maintain adequate services.
5. Finally, such a program stimulates maintenance action when it is most appropriate; namely, when buildings are empty and when the reservation can exert most effective pressures on sellers and buyers to bring housing up to standard.

Development of an ordinance requiring residential occupancy permits would take about three months time, including one month of consultant services at a cost of \$3,000.

Another element under the planning activities necessary to upgrade existing housing stock involves the preparation of necessary documentation for the Crow Reservation to accomplish a workable program for community improvement. The application for workable program certification requires that a reservation identify and address itself to matters concerned with organization, codes and code enforcement, planning and programming, housing and relocation, and citizen involvement. Preparation of such an application must follow the development of proper citizen involvement and codes and ordinances which

are presently lacking. Preparation of such a certification would take about one month of consultant time, in addition to another two months of time necessary for its review by local officials prior to submission to the Department of Housing and Urban Development. Estimated cost of accomplishing this element would be \$2,000. A workable program certification must be reviewed annually by the local governing body; therefore, this work would be necessary once each year. Workable program certification is necessary for the utilization of a number of significant Title 1 programs concerned with housing and community development. Accomplishment of a workable program certification for the Crow Reservation if all of its prerequisites are met, is probably the single most significant step that can be taken towards the utilization of additional federal assistance funds, which are essential if the reservation is to find solutions to its housing and urban development problems.

A fifth major element of the planning activities necessary to upgrade existing reservation housing stock would be a Community Renewal Program study which involves identification of a community wide renewal strategy covering the full range of renewal actions required to meet the reservation's needs. Federal assistance funds are available to assist in

preparing such a study. Steps that might be considered in a Community Renewal Program include rehabilitation, code enforcement, redevelopment, neighborhood development programs, capital improvements, social action, anti-poverty programs, etc. Federal assistance funds available for preparing such a study may exceed two-thirds of their costs. The community is responsible for remaining costs which can be provided through performance of approved work. A Community Renewal Program Study will identify slums or deteriorating areas of the reservation, measure the nature and degree of blight, determine financial and other available resources needed to correct these conditions, identify potential action areas within the community in the ensuing five to ten year period. A typical Community Renewal Program Study gathers information and prepares plans of action concerning the need for renewal and its economic basis, renewal goals, and the resources available to accomplish these goals. In order to be eligible for a Community Renewal Program grant from the Federal government, the reservation must have the power to contract with the Federal government and other public bodies or organizations. They must be able to undertake the planning work

necessary to do the Community Renewal Program and it must be able to schedule and finance needed renewal action to establish a public agency or provide satisfactory evidence that they have the power to establish such an agency to undertake the job. Output of such a study could relate utilization of Federal assistance programs available to solve the local housing problems and identify alternative choices of public action available to their solution. A Community Renewal Program study for the Crow Reservation would take approximately 24 months to accomplish, including some 18 months of consultant's time and a cost of approximately \$36,000. It must be remembered that two-thirds of this cost could be borne by the Federal government; therefore, the local cost for such a study would be near \$12,000.

A sixth major area of planning actions necessary to solve the Crow Reservation's housing problems involves plans necessary for the provision of needed community facilities. Essentially, this planning work has been contracted for under the current 701 planning project and will be completed within the next fiscal year. The Advisory Commission, with the assistance of their consultant, must complete the Comprehensive Plan elements, especially the Community Facilities Plan and the Capital Improvements Program and recommend them to the Tribal

Council for adoption following their review.

These plan elements provide the basis on which future expenditures will be made within the reservation.

An additional planning study which is not part of the current planning effort are also suggested here.

It would be established of the necessary procedures to review the Capital Improvements Program each year. The Comprehensive Plan elements are scheduled for completion by July 1, 1972 under the 701 planning project. Development of the procedures for the annual review and extension of Capital Improvements Program and preparation of an appropriate plan for adoption as a part of the reservation budget each year require one month of time annually at a cost of \$2,500 per year.

A seventh major area of planning activity necessary for the solution of the Crow Reservation's housing problems is concerned with development of low and moderate income housing. Information on housing markets was identified as an obstacle to the solution of the Crow Reservation's housing problems. It is recommended that the reservation, through its Advisory Commission, and in cooperation with its Citizens Advisory Committee, develop an annual study of low and moderate income housing supply and demand.

Such a study would be based upon input from the record systems with regard to reservation codes and ordinances, as well as work with local participants in the housing development process. It is anticipated that such a study would take one man-month to accomplish for the reservation at a cost of \$2,500 each year.

Provision of low and moderate housing does not always require utilization of public housing. As a matter of fact, most of the assistance programs currently available involve the use of private or institutional sponsors to develop housing projects. A local study should be undertaken to identify possible sponsors for Crow Reservation housing projects that could help the reservation overcome its housing shortage problems. Identification of these sponsors would provide a basis for which the local elected officials could work toward optimum private involvement in solution of this problem. Such a study would take two months to accomplish at a cost of \$2,500. Also, housing activities and information should be coordinated with regional authorities, for the happenings on the Crow Reservation relate to the entire area. Such coordination should be ongoing and would not seem to require any consultant time or expenditure of funds. The Tribal leadership, its Advisory Commission, and Citizens Advisory Committee should work closely with

such agencies as the Montana Department of Planning and Industrial Development, local and any regional bodies established for the solution of housing and related problems.

Because part of the quality problems in reservation housing will center on enforcement of desirable codes and ordinances, the Community Renewal Program Study will probably place heavy emphasis on the utilization of a Concentrated Code Enforcement Program to overcome some of these problems. This program provides financial assistance to carry out a three-year concentrated code enforcement project in appropriately selected areas where at least 20 percent of the buildings have code violations. Grants are provided from the Federal government of up to three-quarters of the cost to communities for planning and execution of code enforcement programs and provision of certain street improvements. In addition to technical assistance, financial assistance in the form of loans is also available. This program is designed to restore the stability of basically sound or deteriorating communities by providing adequate public facilities and by using code enforcement as a preventative action to reverse the forces of blight before more drastic action, such as extensive rehabilitation or clearance becomes necessary. The planning study for accom-

plishing this work would cost about \$2,400. Assuming that a three-quarter grant could be secured, the cost to the Crow Reservation would be \$6,000. This study would take approximately twelve months to accomplish.

Table 36 , which follows, contains a summary of recommended planning studies to solve Crow Reservation problems, including the year suggested for each element, identification of the work element as described above, time estimate in months to accomplish, and the gross cost estimates to the Crow Reservation. This program, which covers four years, would cost a total of about \$57,000, and is scaled to about \$15,000 each year. When expressed in terms of total population, these planning studies would cost about \$2.50 per capita per year, and would provide the reservation with services essential to overcoming its housing problems.

TABLE 36

SUMMARY OF RECOMMENDED PLANNING STUDIES
ASSET IN SOLUTION OF
CROW RESERVATION HOUSING PROBLEMS

YEAR	WORK ELEMENT	TIME ESTIMATE IN MONTHS	GROSS COST ESTIMATE TO CROW RESERVATION
First	Complete Programed Comprehensive Plan Elements	12	<u>\$11,974</u>
Second	Citizens Advisory Committee Organization Bylaws and Procedures	1	2,500
	Development of Coordinated Codes and Ordinances Record Keeping System	1	3,000
	Development of Residential Occupancy Permit Ordinance and Program	3	3,000
	Development of Workable Program Application and Documentation	1	1,500
	Capital Improvements Program Review, Updating, and Extension	2	2,500
	Annual Housing Market Study	1	<u>2,500</u>
	Total Second Year Program		<u>\$15,000</u>
Third	Community Renewal Program Study	12	\$ 9,000
	Development of Workable Program Recertification Materials	1	1,000
	Capital Improvements Program Review, Updating, and Extension	2	2,500
	Annual Housing Market Study	1	<u>2,500</u>
	Total Third Year Program		<u>\$15,000</u>
Fourth	Complete Community Renewal Program Study	6	\$ 3,000

TABLE 36
(Continued)

YEAR	WORK ELEMENT	TIME ESTIMATE IN MONTHS	GROSS COST ESTIMATE TO GROW RESERVATION
	Concentrated Code Enforcement Study	12	6,000
	Study of Possible Low and Moderate Income Housing Project Sponsors	2	2,500
	Capital Improvements Program Review, Updating, and Extension	2	2,500
	Development of Workable Program Recertification Materials	1	1,000
	Annual Housing Market Study	1	<u>2,500</u>
	Total Fourth Year Program		<u>\$17,500</u>

SOURCE: Harrison G. Fagg and Associates

1. Many of the Studies could be accomplished simultaneously
2. Total project cost of \$47,896 supported by a \$32,922 H.U.D. Grant
3. Assumes receipts of a two-thirds cost grant from the Department of Housing and Urban Development. Total study cost estimated at \$36,000
4. Assumes a three-quarters cost grant from H.U.D. Total Study Cost Estimated at \$24,000.

SECTION V

STATEMENT OF IMPLEMENTING ACTIONS

The following statement identifies both private and public implementation actions undertaken during the last year to implement housing programs or alleviate housing problems. It also recommends future implementation actions, both public and private to be taken over the next three to five years.

No codes and ordinances actions were taken during the past year. The only codes influencing housing quality on the reservation today are the FHA Standards. A zoning ordinance, subdivision regulations and related areas will be developed under the present 701 Planning Study. Particular attention will be paid to the Housing Code section of these regulations, dealing with permissible occupancy levels.

Only two or three substandard dwellings were removed on the reservation and this was not done by deliberate public action to improve housing. No records were kept on housing or on activities related to it.

Construction of new housing was the most significant local activity related to housing. A 40-unit Mutual Help Housing project was completed at Crow Agency last year. This program has improved the housing situation of some 160 reservation

residents. This project is generally regarded as a success. The tribal housing officer indicated in an interview that 90 percent of the occupants were satisfied with these homes. A County Extension agent has been hired to teach these people how to take care of their homes. This kind of follow-up service is very important.

The Bureau of Indian Affairs' Home Improvement Program which is geared strictly to remodeling has helped to alleviate housing problems on the reservation. This program originally started as assistance to welfare recipients only, but has been expanded to include low-income families. It is limited with regard to persons with incomes above certain levels. The program is also limited to improving structurally sound housing with a good foundation and with water and sewer services available. This program has been reasonably well reserved.

Implementing actions, both public and private, need to be taken annually over the next three to five years as are necessary for solution of the Crow Reservation's housing problems. A number of actions are identified in the following paragraphs in approximately the same order as the planning studies suggested earlier.

Implementation steps related to development of low and moderate income housing should center on optimal use of federal assistance programs combined with optimum use of private sector activities related to housing for low and moderate income families. Some of the programs which might be used on the reservation are outlined in the table at the end of this report. Identified are the housing program, governmental authority, under which it is operated and eligible participants for several programs. This material should be most valuable in evaluating potentials and proposals related to low and moderate income housing.

An immediate implementation step that could be taken on the Crow Reservation, which would help alleviate low income housing problems, would be the development and approval of the privately-sponsored plans for production of low income housing projects. If such a proposal was made by a private sponsor on the appropriate site, it would help overcome some of the reservation's low income housing problems. A program involving rent supplements seems appropriate. Often churches have functioned as sponsor for such projects. If an experienced institutional housing sponsor could be enticed to develop housing to solve Crow Reservation problems on appropriate sites, it should receive the official

support. It would be in the best interest of the reservation if the elected officials approve such projects. Data presented earlier indicates a market need on the reservation for such housing.

Two housing projects are anticipated for next year on the Crow Reservation. A contract is scheduled to be signed on June 18, 1971 for 75 units of Turn Key Medium Income Mutual Help Homes. These units should be underway within thirty days of contract execution. Also, an additional 75 units of low income Mutual Help Homes are scheduled for initiation by fall. These also are Turn-Key type units. A total of 150 housing units are foreseen by local housing officials in the upcoming year. The BIA Housing officer indicates that the Crow Reservation is far behind other Indian reservations with regard to housing. Implementing actions are also needed for development of enough market interest rate housing. Based upon materials presented in the Population and Economic Study, population growth will require between 27 and 35 new units per year during the first half of the 1970's. The private sector can develop this number of houses utilizing local funds if land problems can be overcome.

Implementation actions on recommended codes and ordinances will require that the reservation

establish at least a part-time building and housing code inspection office. The individuals hired to fulfill this function should be familiar with building and housing technology and able to devote adequate time and effort to enforcing the reservation's recommended building and housing codes. Naturally, before this function can be accomplished, the reservation must adopt a housing code. Additional specialized enforcement personnel may be needed for the various construction codes. These codes will not be enforced without a designated enforcement officer. At least a part-time person should be assigned the responsibility of enforcing each of the reservation's codes. As there will be a number of codes and ordinances on the books, and as they will possibly be enforced by a number of inspectors, it is necessary to establish a work program, some procedures and formal coordination between the enforcement of these codes. A procedure should be established whereby each inspection should be made and recorded in a formal way so that optimum efficiency in enforcement of the codes is accomplished.

Upgrading existing housing stock will also require a number of implementing actions on the part of local government. The Crow Reservation should adopt the recommended residential occupancy permit ordinance and assign responsibility for its enforce-

ment to a specific person. This relates to the above recommendation regarding coordination between the codes and ordinances. A residential occupancy permit should not be issued unless each of the reservation's codes is complied with and formal indication thereof recorded.

Based upon the proposed Community Renewal Program Study, the Crow Reservation should institute a Concentrated Code Enforcement Program. This federally-assisted program is designed to arrest and reverse blight in the deteriorating areas and involves Section 117, Title 1, of the Urban Renewal Act of 1965. The program is one of limited objectives and probably a most appropriate solution to part of the Crow Reservation problem. It is aimed at slum prevention, not clearance. Property is not acquired as in an urban renewal program, other than for public uses. It relies on voluntary action by the owners for rehabilitation except for the legal power of code enforcement. Its levels of standards are compliance with existing codes, although owners are encouraged to go beyond this. It does not incorporate the higher reuse requirements of an urban renewal area. In short, the Concentrated Code Enforcement Program is designed to revitalize and stabilize basically sound communities as they exist, rather than to alter or replan them.

Concentrated Code Enforcement Programs have been utilized in many communities throughout the United States. The program has worked well. It is meeting a need for community improvement that other programs cannot effectively reach and is not as drastic as many other programs. In light of the documented characteristics of much of the Crow Reservation's substandard housing, it seems most appropriate.

Federal grants are available under the Concentrated Code Enforcement Program up to three-fourths of the cost of carrying out code enforcement in specific areas and for providing public improvements of specified types such as streets, curbs, sidewalks, lighting, tree planting; that would contribute to the desirability of a neighborhood. Also, another important support is provided in the law which is the authority for three percent direct loans as well as outright grants for low income owners (up to \$3,500) for rehabilitation in code enforcement areas.

Such a program has a number of advantages. It can be applied on a wide scale throughout the community to areas that cannot qualify under urban renewal. Corrective measures can be carried out very quickly at a reasonable cost. No displacement of families is involved. The program makes

a constructive force of code enforcement as a means of helping owner occupants measure up to code requirements rather than, as a police action, ordering him to shape up or face court. This seems applicable based upon substantial description of existing Crow Reservation housing conditions.

A plan for concentrated code enforcement should be developed as recommended under the planning actions section of this report. Concentrated code enforcement is a three-year program. Because of the difficulties experienced in communities which have used this program with developing their capabilities as far as enforcing their codes is concerned, it is suggested that this program be started in about three or four years, which will give the Crow Reservation some experience in code enforcement and will extend this recommended program of housing stock upgrading to at least five years.

Implementing actions related to providing for needed community facilities require that the reservation adopt its comprehensive plan elements related to community facilities and incorporate the recommended schedule of capital improvements proposed into their annual budget each year. Utilization of the planning studies prepared provides a basis for public decision-making and expenditure of funds is desirable.

Development and annual updating of a workable program for community improvement is both a planning and an implementation consideration. Workable program certification is required for a number of the Title 1 programs recommended for the Crow Reservation throughout this report.

The Crow Reservation needs effective community leadership in solving its housing problems. It must expend the necessary time, energy, and money to determine the best available solutions to them.

SECTION VI

COORDINATION

The Initial Housing Element for the Crow Reservation has been coordinated with the rest of the elements of the Crow Reservation Comprehensive Plan. Conclusions and Recommendations of several of the Plan Elements relate directly to the local housing situation. This Comprehensive Plan for the Crow Reservation currently is under preparation by the Crow Tribal Advisory Commission who have established and provided planning recommendations and related functions on the reservation for several months of continuous service. Present planning efforts are being accomplished by a consultant responsible for preparation of the several plan elements identified earlier in the report, as well as the housing element. Housing is an integral part of this comprehensive plan. Considerable attention is focused upon it in the land use, utilities, community facilities, thoroughfares and streets, and Economic Development sections, as well as in the present report. Implementation tools recommended which are heavily concerned with housing include the zoning ordinance, subdivision regulations, other codes and ordinances and a capital improvements program.

The initial housing element takes into account and builds on existing planning efforts, especially the numerous studies

accomplished by the Bureau of Indian Affairs concerned with housing, human development and recent economic expansion. Evidence of the use of these materials exists throughout this report. It is recommended that additional planning efforts be initiated on the Crow Reservation to place continual emphasis on housing needs on the reservation, which, hopefully, will lead to solution of local housing problems. At this time, preparation of a workable program is of utmost importance to solving housing problems. Information developed through and measures recommended therein will contribute to development of the proper actions and documentation to make this essential certification possible. The recommended codes and ordinances, community rehabilitation program, and citizen participation elements all relate to this step toward solution of the Crow Reservation's housing problems. The planning work program recommended in this study provides for continuing effort in housing matters.

By virtue of the fact that the Montana Department of Planning and Economic Development is contracting this planning work directly with the Crow Tribe of Indians to a planning consultant, coordination of the housing work program and the completed housing element is assured. The Crow Reservation initial housing element will ultimately become input to a regional level housing element following the usual practice. The results of the regional studies will become part of a Statewide Initial Housing Element Study when it is prepared by the Montana Department of Planning and Economic Development.

SECTION VII

ANNUAL PERFORMANCE AND UPDATING OF THE HOUSING ELEMENT

It is a requirement of the Department of Housing and Urban Development that progress be made toward carrying out the planning activities described in the statement of planning activities section of this report. Such progress would be the criteria for the future allocation of comprehensive planning assistance to the Crow Reservation. If the Crow Reservation expects to receive 701 planning assistance in the future, it must accomplish the planning elements outlined in this report. Two major considerations exist in this regard.

A. Performance of Housing Activities -- Under the present HUD regulations, to continue to be eligible for further comprehensive planning assistance, the Crow Tribal Advisory Commission must undertake the housing and planning activities identified in this Initial Housing Element Study. Successive applications for comprehensive planning assistance must indicate how the requested assistance will contribute to the implementation of its planning work program for housing. Secondly, the Crow Tribal Advisory Commission must periodically refine and update its evaluation of housing problems, obstacles, objectives, planning activities, and implementing actions as described earlier in this report.

General purpose of these requirements is to insure that local governments using the 701 planning assistance

funds, focus their attention on achievement of the national housing goal of an adequate, safe, decent, and clean home for every American citizen. Requirement of performance and updating of the housing element prescribes that plans prepared for housing are not simply shelved, but instead that they are brought out periodically and utilized so that housing problems are ultimately overcome.

SECTION VIII

CITIZEN PARTICIPATION

The most successful solutions to community problems are those with which the public identifies. For such identification to materialize requires public involvement in the process of identifying alternative problem solutions and evaluating them. In our form of democratic government, the responsibility of choosing courses of public action is vested in elected officials, who tend to be heavily influenced by public sentiment. In order to insure that the best decisions are made in this process, it is necessary that the electorate be informed and in support of public proposals.

In light of the need for a Workable Program for Community Improvement and because a citizen involvement element is required for certification of one, two purposes should be served by establishment of a Crow Reservation Citizens Advisory Committee. This committee is recommended to serve both the workable program and housing program purposes. Because the two programs are highly interrelated the joint function on an Indian reservation seems quite reasonable.

Establishment of such a citizens committee illustrates the reservation's intention of involving all of its residents in solving its housing and related development problems through use of available HUD Program. Activities of such a committee should involve a two-way dialog in which citizens

become informed regarding local problems and possible solutions for them and can contribute to such plans and programs as may be proposed through relating them to their desires and contributing their support.

Citizen participation in housing and workable programs provides a means by which residents of the reservation can inform themselves about current and anticipated local activities. Through this educational process citizens can assist in developing goals and objectives for housing and reservation improvement and relate them to local resources which, if properly utilized, can contribute to their accomplishment. A citizens committee can learn and pursue methods for achieving goals and should be dedicated to optimization of the use of private resources in realization of housing and community development goals.

The proposed Citizens Committee can be effective only if it functions continuously over an extended period of time. Such a committee should be community-wide and representative, and should be officially designated by the Tribal Chairman. In addition to lending authority to the organization, this designation fulfills a workable program requirement. Describing the proposed citizens committee as community-wide and representative, means that it should include persons of all of the reservation's principal interests. These interests can well be served by organizations which represent special interests, such as the churches.

Members of the committee should be able to speak on behalf of the established groups of the community. Among the organizations which should be represented are:

- A. Economic groups, such as reservation, minerals, manufacturing, finance, real estate, professional, and labor interests.
- B. Civic groups, including civic organization, community improvement groups, special interest groups, neighborhood associations, farmer and rancher associations, etc.
- C. Church groups, including ministers, church councils, and individual church leaders.
- D. Educational institutions, including, but not limited to, the local school and government development programs.
- E. Family related organizations, such as consumer groups and Parent-Teacher Associations.
- F. Government agencies concerned with planning, housing and related programs. Definitely, the BIA and PHS need to be included. It is wise to include state and regional representatives where they are available. Local or Tribal government employees and officials should not serve on the committee, but rather as technical advisors to it.
- G. Minority groups, or responsible representatives of all ethnic, racial and income groups present in the community.

H. Welfare Organizations, including social services, health and welfare agencies.

I. Public information and news media people, such as the personnel of local newspaper, radio, and television stations, if available.

While it is hardly feasible to have every organization represented, every representative element of the reservation should be included in this committee. Since the housing and the reservation development program effects every segment of the reservation, it will prove useful to have every segment represented. The individuals selected to serve on this committee should be deeply interested in the reservation and able and willing to work for its total improvement.

The recommended Citizens Advisory Committee for Housing and Workable Program should concentrate on the following functions:

1. Identify the nature and extent of local problems and the means and methods available for remedying them.
2. To reflect citizen attitudes and values regarding social, economic, and physical aspects of housing and reservation development.
3. To reflect the interests of citizens representing geographic portions of the reservation and local organizations in housing and development matters.

4. To make recommendations to the Crow Tribal Advisory Commission, any other Tribal Commission, The Tribal Council, and other appropriate bodies regarding housing and recreation improvement.
5. To perform a public information function to insure that other citizens and local groups are well informed regarding problems and solution opportunities Crow Reservation housing and related improvement.

A work program should be established for the Citizens Committee and for any sub-committees designated by it. Regular meetings should be scheduled not less than quarterly for the full committee, and perhaps monthly for any sub-committees. Notice of the meeting should be given, minutes kept, and at least, annually a report prepared and submitted to the Tribal Chairman and the Tribal Advisory Commission showing the progress which has been made by the reservation and outlining new goals to be accomplished in the future.

The overall size of the Citizens Committee recommended here is less important than the job it is to accomplish. It is important that the Tribal Chairman, in making appointments, understands why he is appointing the committee and have appreciation of the job that they will be asked to do. It is equally important that the committee members understand their job and the responsibilities of membership. Special care should be given to the selection of a capable leader as chairman who is willing to devote considerable time to the work necessary to make the advisory committee an efficient instrument for solving the reservation's housing and community

improvement problems.

To effectively carry out its function and discharge its responsibilities, some staff assistance will be necessary to support the Committee's activities. The primary needs are for a secretary to serve the overall committee, plus input from time to time from Tribal and other local, regional, and state personnel with regard to information. The assistance of consultants from time to time may be necessary to help in preparing special studies, reports, and recommendations. There will be no full time positions involved in this committee. Perhaps Tribal or other public employees could be made available on a part time basis or volunteer assistance might be a reasonable source of necessary clerical assistance. This could be provided either through volunteer individuals or donated services from various local organizations, agencies, or educational institutions. The important thing is that adequate staff service be arranged for through some means. A citizens' participation program that does not function because of the lack of staff assistance or for any other reason is not effective.

The Citizens Advisory Committee for Housing and Workable Program on the Crow Reservation should at all times be mindful of the regional context and implications of local problems and their solution. Organizationally, they should relate to and members of the committee should officially represent the reservation on advisory and policy recommending boards serving the regional area. This will insure that the

Crow Reservation maintain a well-represented and significant position in housing and community development affairs in South Central Montana.



APPENDIX

TABLE 37
LIST OF RESPONDENTS - HOUSING NEEDS SURVEY
CROW RESERVATION

1971

<u>Name</u>	<u>Business</u>	<u>Representing</u>
Jim Wempner	Vice-President Midland Nat'l Bank	Finance
Robert Frazier	Banker Member of Housing Com.	Finance
Paul Fischer	Ass. Trust Officer Security Bank	Finance
George Pierce	Owner-Pierce Flooring Pierce Mobil Homes	Local Business
Albert J. Steen	Owner of Store Member Crow Housing Com.	Local Business Landlord
Jerry Nordquist	Chamber of Commerce Director	Local Business
Edison Real Bird	Tribal Chairman Rancher	Indian Government
James O. Jackson	Superintendent Crow Reservation	Government
Verl Brady	Supervisor of Apprasers	Land Management Government
William Martin	Building Contractor	Builders
Father Noel Hendrick	Parish Priest	Churches
Roy Schmidt	Alderman of Hardin	Local Business City Government
Dwayne Pinkerman	Teacher	Education
Joseph St. Pierre	Chief of Police Federal Crow	Indian
William Watt	Post Master & Merchant	Landlord

TABLE 37
(Continued)

<u>Name</u>	<u>Business</u>	<u>Representing</u>
Leland Wells	Builder	Builders
Mrs. Roy Bear Don't Walk	Housewife	Indian & poor
Harold G. Stanton	Lawyer	Tribal Attorney
James Torske	Lawyer	Lawyer
Henry Old Coyote	National Park Service Staff	Indian
Raymond Gordon	Translator for Wyckliffe Bible Society	Churches
Janis Bille	Social Worker	Indian Government
Mrs. Dave Pease	Landowner	Ranchers

SOURCE: Harrison G. Fagg and Associates Survey.

SUMMARY PERCENTAGE DISTRIBUTION OF HOUSEHOLD INFORMATION SURVEY

CROW RESERVATION

1971

	ALL RESPONDENTS			INDIAN RESPONDENTS			NON INDIAN RESPONDENTS		
	Yes	No	RANK ON 1 TO 2 SCALE	Yes	No	RANK ON 1 TO 2 SCALE	Yes	No	RANK ON 1 TO 2 SCALE
IS THIS HOUSE YOUR USUAL RESIDENCE	97.4%	2.6%	1.0	96.8%	3.2%	1.0	97.8%	2.2%	1.0
DO YOU PLAN TO MOVE IN THE NEXT YEAR	7.9	92.1	1.9	8.7	91.3	1.9	7.3	92.7	1.9
DO YOU HAVE A TELEPHONE	54.2	45.8	1.5	22.2	77.8	1.8	73.0	27.0	1.3
IS YOUR MAIN ENTRANCE FROM THE OUTSIDE	95.6	4.4	1.0	93.7	6.3	1.1	96.6	3.4	1.0
DO YOU HAVE A COMPLETE KITCHEN	92.4	7.6	1.1	88.9	11.1	1.1	94.6	5.4	1.1
DO YOU HAVE HOT AND COLD PIPED WATER	88.1	11.9	1.1	78.5	21.5	1.2	93.9	6.1	1.1
DO YOU HAVE ONLY PIPED COLD WATER	11.8	88.2	1.9	19.3	80.7	1.8	7.3	92.7	1.9
DO YOU HAVE A FLUSH TOILET	90.0	10.0	1.1	80.5	19.5	1.2	95.3	4.7	1.0
DO YOU HAVE A BATH TUB OR SHOWER	87.9	12.1	1.1	78.5	21.5	1.2	93.6	6.4	1.1
DO YOU HAVE A BASEMENT	23.4	76.6	1.8	12.9	87.1	1.9	23.4	76.6	1.7
DO YOU HAVE A WATER HEATER	87.8	12.2	1.1	78.3	21.7	1.2	93.6	6.4	1.1
DO YOU HAVE A REFRIGERATOR	98.6	1.4	1.0	97.8	2.2	1.0	99.1	.9	1.0
DO YOU HAVE AN ELECTRIC STOVE	46.4	53.6	1.5	35.1	64.9	1.6	53.9	46.1	1.3
DO YOU HAVE A GAS STOVE	57.7	46.3	1.5	62.4	37.6	1.4	48.0	52.0	1.5
DO YOU USE NATURAL GAS FOR HEAT	18.8	81.2	1.8	25.1	74.9	1.7	15.1	84.9	1.8
DO YOU USE ELECTRICITY FOR HEAT	7.0	93.0	1.9	11.0	89.0	1.9	4.7	95.3	2.0
DO YOU USE FUEL OIL FOR HEAT	17.6	82.4	1.8	24.3	75.8	1.8	13.7	86.3	1.9
DO YOU USE COAL OR WOOD FOR HEAT	11.0	89.0	1.9	16.6	83.4	1.8	7.7	92.3	1.9
DO YOU USE BOTTLE GAS FOR HEAT	56.8	43.2	1.4	39.4	60.6	1.6	67.0	33.0	1.3
DO YOU HAVE PUBLIC WATER PIPED IN	38.8	61.2	1.6	35.8	64.3	1.6	40.6	59.4	1.6
DO YOU USE A SEPTIC TANK	56.9	43.1	1.4	56.3	43.8	1.4	57.3	42.7	1.4
DO YOU HAVE A PRIVATE WATER WELL	54.0	46.0	1.5	60.7	39.3	1.4	50.2	49.8	1.5
DO YOU HAVE YOUR GARBAGE COLLECTED	17.3	82.7	1.8	9.9	90.1	1.9	22.7	77.3	1.8
DO YOU BURN YOUR EXCESS TRASH	82.8%	17.2%	1.2	89.1%	10.9%	1.1	78.2%	21.8%	1.2
DO YOU HAVE A WASHING MACHINE	83.3	16.7	1.2	75.9	24.1	1.2	88.6	11.4	1.1
DO YOU HAVE A CLOTHES DRYER	49.2	50.8	1.5	23.7	76.3	1.8	67.6	32.4	1.3
DO YOU HAVE A DISH WASHER	16.9	83.1	1.8	47.9	52.1	1.4	26.2	73.8	1.7
DO YOU OWN A HOME FOOD FREEZER	71.5	28.5	1.3	57.9	42.1	1.4	81.5	18.5	1.2
DO YOU OWN A RADIO	97.6	2.4	1.0	96.5	3.5	1.0	98.4	1.6	1.0
DO YOU OWN A TELEVISION SET	94.1	5.9	1.1	90.7	9.3	1.1	96.2	3.8	1.0
DO YOU OWN A COLOR TELEVISION SET	33.9	66.1	1.7	21.9	78.1	1.8	42.6	57.4	1.6
DO YOU OWN A STEREO RECORD PLAYER	50.3	49.7	1.5	42.3	57.7	1.6	56.2	43.8	1.4
DO YOU OWN AN AUTOMOBILE	94.7	5.3	1.1	91.4	8.6	1.1	96.6	3.4	1.0
DO YOU OWN TWO AUTOMOBILES	43.0	57.0	1.6	26.4	73.6	1.7	54.9	45.1	1.5
DO YOU OWN OVER TWO AUTOMOBILES	6.9	93.1	1.9	3.2	96.8	2.0	9.6	90.4	1.9

TABLE 39

SELECTED FEDERAL HOUSING PROGRAMS

HOME OWNERSHIP PROGRAMS

Rural Housing Loans (USDA): Funds are provided to build, buy, or improve housing and related facilities and to buy a minimum adequate building site. Lower-income families may be eligible for interest credit assistance under this program. Families that do not have an adequate home and are unable to obtain credit elsewhere may apply. A family must have enough income to meet its loan payments, pay taxes and insurance when due, maintain the property, and meet family living costs.

In addition to this basic homeownership loan program, housing assistance is available for:

Self-Help Housing: Lower-income families lacking sufficient income to pay for a home constructed by customary methods may qualify for a loan to participate with other families in building their homes through the mutual self-help method.

Disaster Loans: Families whose homes have been damaged or destroyed by natural disasters such as floods, earthquakes, forest fires, or windstorms may obtain low-interest-rate loans to replace or repair the damaged structures.

Homes (One-To-Four-Family) (HUD): Mortgages are insured by the Federal Housing Administration to finance the construction, purchase, or rehabilitation of one-to-four-family homes. There are special terms for veterans. Buyers whose homes were destroyed by a natural disaster may obtain loans equal to 100 percent of the appraised value, up to \$14,000. Any person with sufficient resources to make the required downpayment and successfully meet the terms of the mortgage may apply.

Condominium Housing (HUD): Mortgage insurance is given for the purchase of individual family units in multifamily housing projects of at least four dwelling units. Insured mortgages may be used by sponsors to finance the construction or rehabilitation of projects in which they intend to sell individual units on a condominium basis. For a blanket mortgage, any qualified sponsor; for a mortgage on individual units, any qualified person may apply.

Cooperative Housing (HUD): Mortgages are insured on projects of five or more units to be occupied by members of nonprofit cooperative ownership housing corporations. The loans may be used to construct new projects, purchase and rehabilitate existing ones, or build or rehabilitate projects that will later be sold to nonprofit cooperatives. Nonprofit corporations or trusts; qualified sponsors who intend to sell the project to a nonprofit corporation or trust may apply.

Homes for Low- and Moderate-Income Families (HUD): Provides insurance for market-interest-rate mortgages to finance construction, purchase, or rehabilitation of one-to four-family homes. There are special terms for families displaced by governmental action or natural disaster. Anyone approved by the Federal Housing Administration as a borrower may apply.

Interest Supplements on Home Mortgages (HUD-USDA): Monthly payments are made to the mortgages to reduce interest costs to as low as 1 percent on a home mortgage insured by the Federal Housing Administration. The homeowner must pay at least 20 percent of his adjusted monthly income on the mortgage. Amounts of subsidies vary according to the income of the individual and the total amount of the mortgage payment at the market rate of interest. The Farmers Home Administration handles applications for this program in rural areas under 5,500 population. Families with limited assets whose incomes do not exceed the limits established for the area but who have sufficient income to repay the loan may apply.

Housing in Declining Neighborhoods (HUD):

Under this program, mortgages may be insured to finance the repair, rehabilitation, construction, or purchase of housing in declining urban areas where normal eligibility requirements for mortgage insurance under a particular program cannot be met. Homeowners or project owners eligible for the mortgage insurance they are seeking may apply.

Rehabilitated Homes for Low-Income Buyers (HUD):

Project mortgages with market-rate interest are insured to finance the purchase and rehabilitation of substandard housing by qualified nonprofit mortgagors. After rehabilitation is completed, the units are sold to low-income families with individual insured mortgages bearing an interest rate of from 1 to 3 percent, according to the buyer's income. For project mortgages, private nonprofit organizations that meet Federal Housing Administration requirements as rehabilitation sales mortgagors; for separate home mortgages, individuals or families whose incomes fall within certain limits may apply.

Mortgage Credit Assistance for Homeownership (HUD):

Low- and moderate-income families who are marginal credit risks may obtain mortgage insurance after receiving counseling on budgets and debt management. At present, no money has been appropriated to HUD to sponsor counseling, and it is available only through volunteer agencies. Low- and moderate-income families whose credit records indicate that with appropriate counseling they could achieve successful homeownership may apply.

Mobile Homes (HUD): Twelve-year loans of up to \$10,000 may be used to purchase a mobile home which will serve as the owner's principal place of residence. Any individual capable of meeting the terms of the loan may apply directly to eligible (Title 1) private lending institutions.

Homeownership Program for Low-Income Families (HUD):

Low-income families are able to acquire ownership of their homes through making monthly payments based on approximately 20 percent of their income and providing all routine repairs and maintenance. The units are initially

acquired or constructed by housing authorities and are supported by annual contributions. Local housing authorities, authorized public agencies, or Indian tribal housing authorities may apply. The proposed program must be approved by the local governing body.

Low-Rent Public Housing-Leasing-Homeownership (HUD): Local housing authorities may lease units, including newly constructed units, from private owners for sublease to low-income families under homebuyers' ownership agreements, giving the families an opportunity to earn equity through maintenance and an option to buy the units when they can afford to do so. Similar arrangements can be made through direct homebuyers' agreements between the private owner and the families supported by an assistance agreement between the owner and the local authority. Same applicants as Homeownership Program for Low-Income Families may apply.

RENTAL HOUSING PROGRAMS

Rental or Cooperative Housing (USDA): Loans may be made to build, improve, repair, or purchase rental or cooperative homes or apartments for low- and moderate-income rural residents, including those 62 years of age or older. Private nonprofit organizations with a broadly based local membership that operate the housing on a nonprofit basis; cooperatives; and other types of organizations and individuals may apply. Interest credit assistance is available under certain conditions to nonprofit organizations and cooperatives.

Multifamily Rental Housing (HUD): Mortgage insurance is provided for the construction or rehabilitation of rental housing projects of at least eight units suitable for family living and available at reasonable rent. Investors, builders, developers, and others who meet Federal Housing Administration requirements may apply.

Interest Supplements on Rental and Cooperative Housing Mortgages (HUD): Monthly payments are made to mortgages, on behalf of mortgagors, of a part of the interest on market-rate mortgages financing rental or cooperative housing

projects for low-income families, to bring rental charges down to a level such families can afford to pay with at least 25 percent of their adjusted monthly income. Interest-reduction payments may also be made on rental or cooperative housing projects owned by private non-profit, limited-dividend, or cooperative entities financed under a State or local program. Special purpose housing for the elderly may also be developed under this program. Nonprofit, limited-dividend, and cooperative entities may apply.

Rental Housing (Market Interest Rate) for Low- and Moderate-Income Families (HUD): Mortgages are insured on new or rehabilitated rental housing projects of at least five dwelling units. The housing is intended for low- and moderate-income families, persons aged 62 years or over, and the handicapped. Priority is given to persons displaced by governmental action. Private profit-motivated entities may apply.

Farm Labor Housing Loans and Grants (USDA): Loans may be made to buy or repair housing or related facilities solely for domestic farm laborers. Grant funds may be used to pay a portion of the cost of such housing, if the applicant is a public body. Farm owners or associations of farmers, State or political subdivisions, or public or private nonprofit organizations may apply for loans. Grants may be made only to public bodies.

Rental Supplements (HUD): Rent supplement payments are made to owners of private housing projects financed under certain HUD, State, or local programs. The payment for a tenant amounts to the difference between 25 percent of his income and the fair market rental for the unit he occupies. Tenants whose incomes fall within certain limits and who are also one of the following--elderly or handicapped, displaced by governmental action, occupants of substandard housing, or victims of a natural disaster--may apply to the owner of the project. Nonprofit, cooperative, or limited-dividend housing owners may apply for rent supplement contracts at FHA insuring offices.

Low-Rent Public Housing (HUD): Financial and technical assistance is provided to local housing authorities to plan, build or acquire, own, and operate low-rent public housing projects. Financial assistance includes loans for planning and building the housing and annual contributions to cover the debt service on local authority bonds sold to pay for the housing. Local housing authorities, authorized public agencies, or Indian tribal housing authorities may apply. The proposed program must be approved by the local governing body.

Low-Rent Public Housing-Leasing (HUD): Annual contributions to authorized local public agencies enable them to lease dwellings from private owners and rent them to low-income families. The same applicants as Low-Rent Public Housing may apply.

REHABILITATION AND IMPROVEMENT PROGRAMS

Rural Housing Repair and Improvement Loans for Adequate Housing (USDA): Loans are available to homeowners who must make repairs or improvements to their dwellings in order to provide adequate housing for their families. Families that cannot obtain credit elsewhere and have sufficient income to repay the loan may apply.

Rural Housing Repair Loans for Shelter-Type Housing (USDA): This program provides loans to make minor repairs to dwellings in order to remove hazards to the health and safety of the family and the community. Homeowners with very low incomes who occupy their homes and do not have enough income to qualify for Rural Housing Loans for Adequate Housing may apply.

Major Home Improvements (HUD): A home mortgage on a one-to-four-family dwelling can be refinanced with a new mortgage in an amount sufficient to pay off outstanding mortgages and finance improvements. Such mortgages include special terms for veterans. Insured loans of up to \$12,000 per family unit (\$17,400 in high-cost areas) with terms up to 20 years are available for improving or rehabilitating one- to four-family homes. Qualified property owners may apply.

Property Improvements (HUD): Property improvement loans made by a private lending institution are insured in bulk. Loans to alter, repair, and improve residential and nonresidential properties may be up to \$5,000 and seven years. There are also loans up to \$15,000 for dwellings which house or will house two or more families. No downpayment is required. A person who owns or holds the property under a lease good for six months beyond the date the loan will mature may apply directly to an eligible (Title 1) private lending institution.

Rehabilitation Grants (HUD): Grants up to \$3,500 are made to individuals or families who own and occupy residences in areas receiving Federal funds for urban renewal or code enforcement, areas definitely slated for rehabilitation or code enforcement, or areas determined to be uninsurable because of physical hazards. The money must be used for improvements required to bring the property up to public standards for decent, safe, and sanitary housing. Owner-occupants of properties containing one to four dwelling units may apply. In general, the recipient's annual income may not exceed \$3,000.

Rehabilitation Loans (HUD): Loans with terms up to 20 years and bearing interest at 3 percent are made for the improvement of properties in areas receiving Federal funds for urban renewal or code enforcement, areas slated for rehabilitation or code enforcement, and areas covered by a State-approved FAIR plan for properties determined to be uninsurable because of physical hazards. The loans may not exceed \$12,000 per dwelling unit (\$17,400 in high-cost areas) or the actual cost. Nonresidential loans may not exceed \$50,000 or the actual cost, whichever is less. In some cases, a loan on an owner-occupied, one- to four-family property may include an amount to refinance existing debt on the property. Property owners may apply. In general, priority is given to low- and moderate-income applicants.

Modernization of Public Housing Projects (HUD): Loans and annual contributions are provided to bring existing public housing projects up to present-day physical standards and to involve

tenants in all aspects of management. Local housing authorities operating Federally-assisted public housing projects under an existing annual contributions contract may apply.

Insured Supplemental Loans on Multifamily Housing Projects (HUD): This program provides insured loans to cover alterations, repairs, additions, or improvements to any multifamily housing project financed with a mortgage insured by the Federal Housing Administration. Supplemental loans may also be used to finance the purchase of equipment for nursing homes or group medical practice facilities. Owners of multifamily projects that are subject to mortgages insured by FHA may apply.

HOUSING SERVICES PROGRAMS

Conditional Commitments To Builders (USDA): Under this program, the Farmers Home Administration provides assurance to builders or sellers that homes to be constructed or rehabilitated will meet FHA's lending requirements if they are built as proposed. Subject to the availability of funds, the agency is willing to make loans to qualified applicants who may want to buy the homes. Financially responsible individuals or organizations engaged in the construction or rehabilitation and sale of homes, with proven capability in the field may apply.

Assistance To Nonprofit Sponsors (HUD): Technical assistance in the construction, rehabilitation, and operation of housing projects for low- and moderate-income families is provided for prospective nonprofit sponsors. In addition, 80 percent, interest-free loans can be made to such sponsors to cover pre-construction costs involved in planning and obtaining financing for a proposed project. Nonprofit corporations or organizations eligible to apply for mortgages under housing programs for low- and moderate-income families authorized by the National Act may apply.

Self-Help Technical Assistance Grants (USDA): The money provided under this program is used for technical and supervisory assistance which helps low-income families build their

own homes in rural areas through mutual self-help. A State or political subdivision, or a public or private nonprofit corporation with the experience and skills to provide the necessary assistance may apply.

Housing Counseling Service (HUD): Free counseling services are provided at HUD Area Offices to people of all income levels who need help in solving their housing problems. The services include advice on financing housing and using HUD programs, help in making appointments to look at suitable homes or apartments, and referral to real estate brokers who sell or rent homes owned by the Federal Housing Administration or the Veterans Administration. Any person who wants help in solving his particular housing problem may apply.

Counseling and Supervision (USDA): This assistance includes counseling on subjects such as financial management, selection of house plans to suit a family's needs and budget, negotiation with contractors, inspection of construction work, and payments to builders. Any applicant who receives assistance from the Farmers Home Administration may apply.

SOURCE: Recent HUD and USDA Consumer Bulletins.



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